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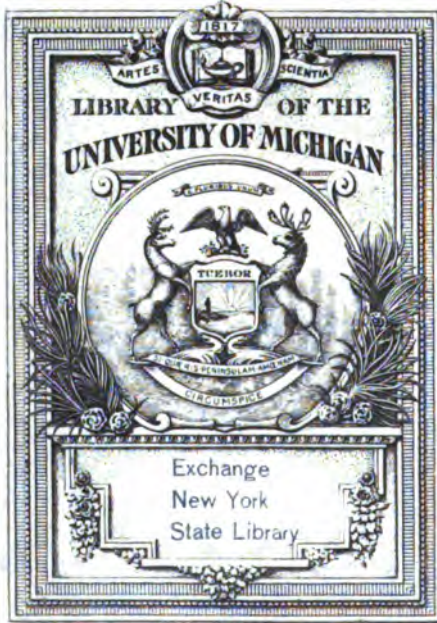
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**NEW YORK**  
**LEGISLATIVE DOCUMENTS**

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**ONE HUNDRED AND FORTY-FOURTH SESSION**

**1921**

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**VOL. XI — NO. 46 — PART 4**

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**ALBANY**  
**J. B. LYON COMPANY, PRINTERS**  
**1921**

1901

THE NATIONAL BUREAU OF STANDARDS

OFFICE OF THE CHIEF OF BUREAU

WASHINGTON

1901



1901



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**STATE OF NEW YORK**

**SIXTY-SECOND ANNUAL REPORT**

**OF THE**

**SUPERINTENDENT OF INSURANCE**

**For the Year Ending December 31, 1920**



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**PART IV**

**CO-OPERATIVE OR ASSESSMENT LIFE, CASUALTY,  
FRATERNAL BENEFIT AND FIRE INSURANCE**

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**ALBANY  
J. B. LYON COMPANY, PRINTERS  
1921**



STATE OF NEW YORK

INSURANCE DEPARTMENT

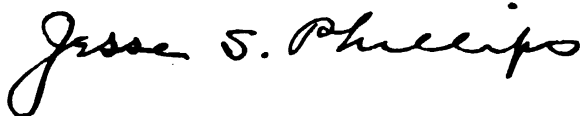
ALBANY, October 31, 1921

*To the Honorable President of the Senate:*

*To the Honorable Speaker of the Assembly:*

The Superintendent of Insurance has the honor to transmit herewith to the Legislature Part IV of his annual report containing detailed information abstracted from the audited statements of co-operative or assessment life and casualty associations, fraternal societies, live stock associations, and town and county fire insurance corporations for the calendar year ending December 31, 1920. A list of the life and casualty associations and fraternal benefit societies, authorized in New York, is appended to the statistical introduction as Table XI, and of the fire companies as Table K of the statistical introduction to this class of associations.

Respectfully yours,

A handwritten signature in cursive script that reads "Jesse S. Phillips". The signature is written in dark ink and is positioned centrally below the typed name.

*Superintendent.*

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## PART IV

# Co-operative or Assessment Life and Casualty Fraternal Benefit and Fire Insurance

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STATE OF NEW YORK

INSURANCE DEPARTMENT

ALBANY, *October 31, 1921*

*To the Legislature:*

The Superintendent of Insurance transmits herewith for your consideration the reports of the associations and societies authorized to transact the business of co-operative or assessment and fraternal benefit insurance in this State, showing their condition and business for the calendar year ending December 31, 1920.

### SUMMARY OF STATISTICAL TABLES — BUSINESS OF 1920

#### *Life and Casualty Associations*

##### ASSETS AND LIABILITIES

Table I shows the amount and character of the assets and liabilities of assessment life and accident associations doing business in the State of New York on December 31, 1920. The total assets were \$4,648,333.81, an increase over 1919 of \$168,892.51. The total liabilities reported, including unmatured loss claims and reserve or emergency fund received under section 205 of the Insurance Law were \$2,643,096.45, an increase over the previous year of \$321,663.93.



## INCOME

Table II gives the amount and sources of the income of the above associations for the year, the aggregate of which was \$3,639,977.93, of which \$3,419,704.72 was paid by members. The net excess of income over disbursements as shown by this table was \$166,030.64. Seventeen associations received \$208,403.56 more than they disbursed and three disbursed \$42,372.92 more than they received. The total figures show an increase in income over that of 1919 of \$359,154.69.

## DISBURSEMENTS

Table III shows the disbursements itemized and in gross, the total amount being \$3,473,947.29, of which \$2,441,653.25 was paid to members, \$2,204,541.08 of that amount being paid in settlement of claims, the increase in disbursements over 1919 being \$429,215.37.

## EXHIBIT OF CERTIFICATES

Tables IV and V. These tables are compiled so as to show the detailed exhibit of certificates on the total business and business in this State separately and not only cover the issues and terminations of 1920 and the number of certificates and amount of insurance in force on December 31 of that year, but also the number of certificates and amount of insurance in force on December 31, 1919, thus giving them a value for comparative purposes as between 1919 and 1920.

*Fraternal Benefit Societies*

## ASSETS AND LIABILITIES

Table VI gives the items comprising the assets and liabilities of the fraternal organizations doing business in this State on December 31, 1920, and also aggregates of same and shows that the above organizations were possessed of assets amounting to \$253,839,073.35, an increase over 1919 of \$33,305,671.34, and had liabilities amounting to \$94,610,106.59 on the above date, an increase over 1919 of \$4,336,017.80.

## INCOME

Table VII states the amount of income and the sources from which it was derived. The total income was \$124,556,035.93, an increase over 1919 of \$11,767,029.11. Sixty-one organizations received \$30,424,518.42 more than they disbursed, and eight disbursed \$507,480.57 more than they received, the net excess of income over disbursements for 1920 being \$29,917,037.85.

## DISBURSEMENTS

Table VIII shows the disbursements itemized and in gross, the total amount being \$94,638,998.08, which is \$16,437,140.26 less than was reported for 1919. Of the total sum disbursed, \$73,563,581.84 was paid for losses, claims and benefits to members.

## EXHIBIT OF CERTIFICATES

Tables IX and X. These tables show the number and amount of certificates outstanding on December 31, 1919, those written and terminated in 1920 and those in force on December 31, 1920, both for the total business and the business in New York State.

## ASSOCIATIONS AND ORDERS AUTHORIZED

Table XI gives a complete list of Assessment Life and Accident Insurance Associations, Fraternal Orders or Societies and Live Stock Insurance Companies authorized to transact business in this State for the year ending December 31, 1920, with their location and officers.

## INFANTILE INSURANCE

Section 231 of the Insurance Law as amended by chapter 165 of the Laws of 1918 provides that any fraternal benefit society authorized to write business in New York qualifying under the provisions of said act may establish an infantile branch or department under which a child between the ages of two and eighteen for whose support and maintenance a member of such society is responsible may be insured, such societies to make an entirely separate financial statement covering such branch or department and the funds and business of the infantile branch to be kept

absolutely distinct and separate from those of the general or adult department of the society. Of the sixty-nine fraternal associations reporting to this department for the year 1920, eleven made infantile branch returns. The following are the aggregate figures as of December 31, 1920, of the eleven associations referred to: Assets, \$257,487; liabilities, \$66,196; income, \$388,482; disbursements, \$216,451; total insurance in force, \$11,212,130; insurance in force in New York State, \$279,309. In addition to the above there will be found in this volume abstracts of the infantile branch statements of such societies as have established them, such abstracts being printed in each case immediately following that of the adult department.

#### BUSINESS OF 1919 AND 1920 COMPARED

The following is an abstract of the assets, liabilities, income, disbursements, the number of certificates issued, terminated and in force as tabulated, rendered by assessment life and accident and fraternal organizations for the year 1920 compared with those for 1919.

*Life and Casualty Associations*

	1919	1920
Number .....	20	20
Assets .....	\$4,479,441	\$4,648,334
Liabilities .....	\$2,321,433	\$2,643,096
Received from members .....	\$2,978,726	\$3,419,705
Other income .....	302,097	220,273
Total income .....	\$3,280,823	\$3,639,978
Claims and other payments to members .....	\$2,089,162	\$2,441,653
Expenses .....	955,570	1,032,294
Total disbursements .....	\$3,044,732	\$3,473,947

TOTAL CERTIFICATES AND INSURANCE IN FORCE

	1919		1920	
	Number	Amount	Number	Amount
Certificates in force at beginning of year..	186,875	\$97,497,393	212,814	\$111,225,555
Issued during the year .....	59,643	56,342,304	79,748	73,467,132
Totals .....	246,518	\$153,839,697	292,562	\$184,692,687
Terminated during the year .....	33,714	42,614,142	40,705	55,936,986
In force at end of year .....	212,804	\$111,225,555	251,857	\$128,755,701

CERTIFICATES AND INSURANCE IN FORCE IN THE STATE OF NEW YORK

	1919		1920	
	Number	Amount	Number	Amount
Certificates in force at beginning of year..	114,370	\$70,338,614	142,661	\$82,590,481
Issued during the year .....	40,639	47,930,534	52,023	56,360,169
Totals .....	155,009	\$118,269,148	194,684	\$138,950,650
Terminated during the year .....	24,112	35,678,667	31,525	44,805,066
In force at end of year .....	130,897	\$82,590,481	163,159	\$94,145,584

NOTE.— Accident Associations do not report amount of insurance in force, the annual statement blank not requiring it.

## SIXTY-SECOND ANNUAL REPORT

*Fraternal Benefit Societies*

	1919	1920
Number .....	72	69
Assets .....	\$220,533,402	\$253,839,073
Liabilities .....	\$90,274,089	\$94,610,107
Received from members .....	\$100,336,046	\$111,547,647
Other income .....	12,452,961	13,008,389
Total income .....	\$112,789,007	\$124,556,036
Claims and other payments to members .....	\$90,630,824	\$73,563,582
Expenses .....	20,495,314	21,075,416
Total disbursements .....	\$111,126,138	\$94,638,998

## TOTAL CERTIFICATES AND INSURANCE IN FORCE

	1919		1920	
	Number	Amount	Number	Amount
Certificates in force at beginning of year	5,424,379	\$6,637,486,659	5,741,899	\$6,914,604,161
Issued during the year .....	824,700	995,812,632	717,286	926,519,491
Totals .....	6,249,079	\$7,633,299,291	6,459,185	\$7,841,123,652
Terminated during the year .....	645,387	827,468,421	648,760	1,063,844,023
In force at end of year .....	5,603,692	\$6,805,830,870	5,810,425	\$6,777,279,629

## CERTIFICATES AND INSURANCE IN FORCE IN THE STATE OF NEW YORK

	1919		1920	
	Number	Amount	Number	Amount
Certificates in force at beginning of year	582,758	\$476,843,510	578,595	\$462,881,476
Issued during the year .....	83,529	61,679,450	70,588	57,702,182
Totals .....	666,287	\$538,522,960	649,183	\$520,583,658
Terminated during the year .....	91,235	72,785,558	71,572	62,322,517
In force at end of year .....	575,052	\$465,737,402	577,611	\$468,261,141



## CHANGES IN 1920

*Fraternal Insurance**Associations Admitted:*

American Insurance Union, Columbus, Ohio.....	May 6, 1920
Polish Roman Catholic Union of America, Chicago, Ill.....	July 29, 1920

*Associations Withdrawn:*

Independent Western Star Order, Chicago, Ill.....	April 1, 1920
---	---------------

*Associations in Liquidation Under Section 63 of the Insurance**Law:*

Catholic Mutual Benefit Association.....	May 11, 1920
Catholic Relief and Beneficiary Association.....	June 29, 1920
National Temperance Life Insurance Society.....	Mar. 25, 1920

*Town and County Co-operative Fire Insurance**Companies Organized:*

American Co-operative Fire Insurance Company of Sullivan and Adjoining Counties.....	July 14, 1920
Protective Co-operative Fire Insurance Company.....	Feb. 24, 1920

*Change in Name:*

German Mutual Fire Association changed to Lutheran Mutual Fire Insurance Association.....	Aug. 2 1920
Mutual Cheese Factory and Creamery Insurance Company changed to Canton Co-operative Fire Insurance Company..	May 20, 1920
Security Mutual Fire Insurance Company of Delaware County changed to Security Mutual Fire Insurance Company.....	July 1, 1920

## EXAMINATIONS

*Co-operative Life and Casualty Associations*

Commercial Travelers Mutual Accident.....	June 30, 1920	Oct. 2, 1920
Empire State Degree of Honor.....	July 31, 1920	Oct. 22, 1920
Expressmen's Mutual Benefit.....	Dec. 31, 1919	April 26, 1920
Golden Eagle Association.....	Mar. 31, 1920	May 13, 1920
National Accident Society.....	Mar. 31, 1920	May 13, 1920
New York Safety Reserve Fund.....	May 31, 1920	July 19, 1920

*Fraternal Societies*

American Life Society.....	April 30, 1920	Aug. 11, 1920
Catholic Mutual Benefit.....	April 30, 1920	May 5, 1920
Catholic Relief and Beneficiary.....	May 31, 1920	June 21, 1920
Junior Order United American Mechanics.....	Sept. 30, 1919	May 8, 1920
National Temperance Life.....	Dec. 31, 1919	Jan. 15, 1920

Order Brith Abraham, United States Grand		
Lodge.....	Nov. 29, 1919	Jan. 10, 1920
Order of the Iroquois.....	Sept. 30, 1919	Dec. 21, 1920
Order Sons of Zion.....	Dec. 31, 1919	May 5, 1920
Serb Federation Sloga.....	Dec. 31, 1919	Mar. 23, 1920

#### ASSOCIATIONS IN LIQUIDATION UNDER § 63 OF INSURANCE LAW

Included in this volume will be found the detailed statements for the year 1920 of the various life and casualty associations and fraternal societies in process of liquidation by the Department, under section 63 of the Insurance Law.

Respectfully submitted,

JESSE S. PHILLIPS,  
*Superintendent of Insurance*

LIFE AND CASUALTY ASSOCIATIONS AND FRATERNAL BENEFIT SOCIETIES OF NEW YORK STATE, ORGANIZED AND REINCORPORATED UNDER THE PROVISIONS OF CHAPTER 175, LAWS OF 1883

NAME	Location
<b>1883</b>	
Bank Clerks' League.....	No. 14 Pine street, New York.
Chautauque Mutual Life Association.....	Mayville, N. Y.
Commercial Travelers' Mutual Accident Association of America.....	No. 238 Genesee street, Utica, N. Y.
Equitable Accident Association of Binghamton.....	Binghamton, N. Y.
Equitable Reserve Fund Life Association.....	Nos. 169 & 171 B'way, New York.
Grand Temple of the Templars of Liberty of America.....	No. 412 West 29th street, New York.
Jamestown Accidental Association.....	Jamestown, N. Y.
Jewelers' League of the City of New York.....	No. 170 Broadway, N. Y.
Mercantile Benefit Association of New York.....	No. 409 Broadway, New York.
Mutual Reserve Fund Life Association.....	No. 55 Liberty street, New York.
Mutual Safety Fund Accident Association.....	Dunkirk, N. Y.
Mutual Trust Fund Life Association.....	No. 93 Nassau street, New York.
National Guard Mutual Benefit Life Association of the State of New York.....	No. 132 Nassau street, New York.
Scandinavian Grand Temple of America of the Order of Templars.....	No. 782 Fulton st., Brooklyn, N. Y.
Supreme Council of the Legion of Justice.....	No. 2094 Lexington av., New York.
Standard Mutual Life Association of New York.....	No. 233 Broadway, New York.
<b>1884</b>	
Acme Mutual Indemnity Association.....	No. 735 Broadway, New York.
American Sons of Israel.....	No. 335 Broadway, New York.
Bank Clerks' Mutual Benefit Association.....	No. 142 Nassau street, New York.
Court Buffalo, No. 6558, Ancient Order of Foresters.....	No. 198 Seneca street, Buffalo, N. Y.
Cosmopolitan Relief Association.....	No. 13 Park row, New York.
Cooks' and Pastry Cooks' Association of New York.....	No. 392 Bowery, New York.
Family Fund Society.....	No. 7 Murray street, New York.
Fishermen's Mutual Benefit Association.....	Fulton Fish Market, New York.
Golden Eagle Association.....	No. 266 Broadway, New York.
Grand Army Mutual Benefit Association.....	No. 132 Nassau street, New York.
Globe Mutual Benefit Society.....	No. 696 Broadway, New York.
Home Provident Safety Fund Association.....	No. 89 Liberty street, New York.
Merchant Tailors' Society of the City of New York.....	No. 174 Fifth avenue, New York.
Mohawk Valley Sick Benefit Association*.....	Amsterdam, N. Y.
National Masonic Co-operative Relief Association.....	No. 6 Masonic Temple, Buffalo, N. Y.
Queens City Lodge, No. 102, of the Order of Sons of St George of Buffalo, N. Y.....	No. 363 Main street, Buffalo, N. Y.
United States Mutual Accident Association.....	No. 409 Broadway, New York.
Union Mutual Benefit Association of the City of New York.....	New York city.
Volunteer Firemen's Association of the City of New York.....	No. 17 Rose street, New York.
Western New York Relief Association.....	Sherman, N. Y.
<b>1885</b>	
Brooklyn Volunteer Firemen's Association.....	No. 66 Court st., Brooklyn, N. Y.
Christian Mutual Aid Society of the German M. E. Church of the City of Schenectady.....	No. 13 Monroe st., Schenectady, N. Y.
Cortland Wagon Company Mutual Aid Association.....	Cortland, N. Y.
DeWitt Clinton Ready Relief Association.....	No. 696 Quincy st., Brooklyn, N. Y.
Empire Mutual Life and Casualty Society.....	No. 744 Broadway, New York.
Excelsior Mutual Benefit and Endowment Association.....	No. 171 Broadway, New York.
Fraternity of Friendly Fellows.....	No. 33 Park row, New York.
Home Benefit Association.....	No. 137 Broadway, New York.
Income and Life Association of America.....	No. 265 Broadway, New York.
Industrial Benefit Association.....	No. 338 Broadway, New York.
Knights and Ladies of Samaria.....	No. 404 Main street, Buffalo, N. Y.
Life Union.....	No. 24 Park place, New York.
Life and Accident Insurance Corporation of New York.....	No. 171 Broadway, New York.
National Accident Society.....	No. 280 Broadway, New York.
National Alliance.....	No. 7 Beekman street, New York.
National Military Mutual Aid Association.....	No. 84 Nassau street, New York.
Order of the American Star.....	No. 165 East Broadway, New York.
Preferred Mutual Accident Association.....	No. 13 Park row, New York.
Protective Benefit Union.....	No. 180 Broadway, New York.
Seventh Regiment Veteran League.....	No. 841 Broadway, New York.
Supreme Council of the American Knights of Protection.....	No. 324 Court st., Brooklyn, N. Y.

\* Name changed to American Casualty Insurance Company, 1895. Dissolved by court order July 10, 1909.

## LIFE AND CASUALTY ASSOCIATIONS AND FRATERNAL BENEFIT SOCIETIES — (Continued)

NAME	Location
<b>1885</b>	
Supreme Council of the People's Reserve League.....	No. 90 Oakland st., Brooklyn, N. Y.
Telegraphers Mutual Benefit Association.....	No. 195 Broadway, New York.
True Craftsmen's Union.....	No. 177 West 23d st., New York.
United Order of American Stairbuilders.....	No. 140 Nassau street, New York.
United Life and Accident Insurance Association.....	No. 44 Broadway, New York.
Volunteer Exempt Veteran Firemen's Sons Association of the City of New York.....	No. 124 West 28th street, New York.
<b>1886</b>	
American Sick Benefit and Accident Association.....	Elmira, N. Y.
Albany Women Teachers' Relief Association.....	Albany, N. Y.
Brooklyn Liquor Dealers' Mutual Benefit Association.....	No. 1 Willoughby st., Brooklyn, N. Y.
Buffalo Mutual Accident Association.....	Buffalo, N. Y.
Citizens' Mutual Life Insurance Association.....	No. 115 Broadway, New York.
Economic Mutual Life Insurance Association.....	No. 115 <sup>7</sup> Broadway, New York.
Equitable Co-operative Life Association.....	No. 184 Broadway, New York.
Empire State Supreme Lodge of the Degree of Honor.....	Stockton, N. Y.
Empire State Life Insurance Association.....	Nos. 31 and 33 Broadway, New York.
Grand Society of the Order of Protestant Knights.....	Buffalo, N. Y.
Good Templars' Sick Benefit Society.....	No. 979 Bergen st., Brooklyn, N. Y.
Great Eastern Casualty Association.....	No. 280 Broadway, New York.
Guaranty Mutual Accident Association.....	No. 38 Park row, New York.
Guaranty Alliance.....	Elmira, N. Y.
Iron Hall of New York.....	Elmira, N. Y.
Jewelers and Tradesmen's Company of New York*.....	No. 34 John street, New York.
Knights and Ladies of America.....	Elmira, N. Y.
Life Benefit Society.....	Rochester, N. Y.
Life and Reserve Association of Buffalo.....	Buffalo, N. Y.
Manufacturers' Accident Indemnity Company.....	Geneva, N. Y.
Mutual Benefit Association of the Fifth Avenue Baptist Church of Troy, N. Y.....	Troy, N. Y.
Mutual Life Association of the City of Brooklyn.....	Nos. 38 and 40 Court st., B'klyn, N. Y.
Metropolitan Benefit Association.....	No. 146 West 35th st., New York.
Merchants' Casualty Insurance Association.....	No. 160 Fulton street, New York.
Mutual Accident Association of the Improved Order of Red Men of America.....	Syracuse, N. Y.
Mutual Union Association.....	Rochester, N. Y.
Montour Springs Order of Mutual Protectors.....	Havana, N. Y.
National Benevolent Legion.....	Schenectady, N. Y.
National Benefit Society.....	No. 32 Liberty street, New York.
New York Casualty Insurance Association.....	Syracuse, N. Y.
New York Mutual Aid and Reserve Fund Association.....	Sandy Hill, N. Y.
New York Accident Association.....	Sandy Hill, N. Y.
Ontario Mutual Accident Association.....	Geneva, N. Y.
Protective Life Assurance Society.....	No. 44 Broadway, New York.
Provident Fund Society.....	No. 280 Broadway, New York.
Security Mutual Life Association.....	Binghamton, N. Y.
Safe Deposit Fund.....	Rochester, N. Y.
United Hebrew Orthodox Association.....	No. 71 Essex street, New York.
Workingmen's Co-operative Association of the United Insurance League of New York.....	No. 153 Bowery, New York.
<b>1887</b>	
American Accident Indemnity Association.....	No. 10 Spruce street, New York.
American Workman's Life Assurance Society.....	Nos. 10 and 12 Flatbush avenue, Brooklyn, N. Y.
American Mutual Benefit League.....	No. 62 Cedar street, New York.
Bankers and Traders' Accident Association.....	No. 54 William street, New York.
Bankers and Merchants' Alliance†.....	No. 32 Thomas street, New York.
Benevolent Bureau of the German Master Bakers' Association of the City of New York and Vicinity.....	No. 311 East 5th street, New York.
Columbia League.....	No. 243 Broadway, New York.
Chenango Mutual Relief.....	Oxford, N. Y.
Empire State Mutual Accident Association.....	Schenectady, N. Y.
Excelsior Mutual Sickness and Accident Association.....	Waverly, N. Y.
Firemen's Accident Indemnity Association of America.....	Canandaigua, N. Y.
Flour City Life Association.....	Rochester, N. Y.
Home Benefit Society†.....	No. 181 Broadway, New York.
Hoosick Falls Mutual Relief Society†.....	Hoosick Falls, N. Y.

\* Name changed to "Tradesmen's Life Insurance Company," April 10, 1900.

† R-incorporated, chapter 175, Laws of 1893.

LIFE AND CASUALTY ASSOCIATIONS AND FRATERNAL BENEFIT SOCIETIES (*Concluded*)

NAME	Location
<b>1887</b>	
Independent Journeymen Plumbers and Gas Fitters' Benefit Association.....	No. 260 West 41st street, New York.
Masonic Life Association of Oswego.....	Oswego, N. Y.
Mutual Aid and Accident Association*†.....	Rochester, N. Y.
Mutual Relief Society.....	Rochester, N. Y.
National Security Life and Accident Company.....	Sandy Hill, N. Y.
New York State Relief and People's Benefit Association*.	Albany, N. Y.
Odd Fellows Sick, Accident and Funeral Benefit Association.....	Lyons, N. Y.
People's Mutual Benefit Association*.....	Oswego, N. Y.
Traders' and Travelers' Accident Company of New York..	No. 287 Broadway, New York.
<b>1888</b>	
New York Physicians' Mutual Aid Association*.....	No. 12 West 31st street, New York.
<b>1889</b>	
Mutual Benefit Life Association of America*.....	No. 280 Broadway, New York.
New York Accident Insurance Company.....	No. 96 Broadway, New York.
Merchants and Mechanics Life and Accident Association..	Brooklyn, N. Y.
American Temperance Life Insurance Association.....	No. 187 Broadway, New York.
<b>1890</b>	
Mercantile Mutual Accident Society*.....	New York city.
Booksellers and Stationers' Provident Association of the United States.....	New York city.

\* Reincorporated, chapter 175, Laws of 1893. † Name changed to Protective Life Association 1893. Receiver appointed February 27, 1909.

LIFE AND CASUALTY ASSOCIATIONS OF NEW YORK STATE ORGANIZED AND REINCORPORATED UNDER THE PROVISIONS OF ARTICLE VI, OF THE INSURANCE LAW

NAME	Location
<b>1892</b>	
Merchants and Travelers' Accident Insurance Company.....	Syracuse, N. Y.
<b>1893</b>	
Empire Sick and Accident Company.....	Troy, N. Y.
<b>1894</b>	
Chenango Mutual Relief.....	Oxford, N. Y.
<b>1895</b>	
Postal Employees' Mutual Aid Association.....	New York city.
<b>1900</b>	
People's Life Association.....	Buffalo, N. Y.
<b>1901</b>	
Life Association of America.....	New York city.
Universal Indemnity Company.....	Syracuse, N. Y.
<b>1902</b>	
Swedish Mutual Aid Society Scandia in New York.....	New York city.
<b>1904</b>	
National Relief Assurance Association*.....	Rochester, N. Y.
<b>1906</b>	
Insurance Branch of the Yorkville Brotherhood Aid Society.....	New York city.

\* Dissolved by court order July 10, 1909.



**FRATERNAL BENEFIT SOCIETIES REINCORPORATED UNDER THE  
PROVISIONS OF CHAPTER 520 OF THE LAWS OF 1889 AND  
CHAPTER 690, LAWS OF 1892**

NAME	Location
<b>1891</b>	
The Knights of Sobriety, Fidelity and Integrity.....	Syracuse, N. Y.
<b>1892</b>	
Orden Germania.....	New York city.
<b>1893</b>	
The National Provident Union.....	New York city.
<b>1894</b>	
Independent Order Free Sons of Judah.....	New York city.
Independent Order Ahawas Israel.....	New York city.
Independent Order Sons of Abraham.....	New York city.
Independent Order Brith Abraham of the United States of America.....	New York city.
Order of Select Knights.....	Batavia, N. Y.
<b>1895</b>	
Jewelers' League*.....	New York city.
<b>1900</b>	
Brith Abraham (Order of) United States Grand Lodge.....	New York city.

\* Name changed in 1908 to "The Assurance League of America."

**FRATERNAL BENEFIT SOCIETIES REINCORPORATED UNDER THE  
PROVISIONS OF CHAPTER 520 OF THE LAWS OF 1889**

NAME	Location
<b>1891</b>	
Empire Knights of Relief.....	Buffalo, N. Y.
The National Protective Legion.....	Waverly, N. Y.
Buffalo Police Mutual Aid Benefit Association.....	Buffalo, N. Y.

**FRATERNAL BENEFIT SOCIETIES ORGANIZED UNDER THE PRO-  
VISIONS OF ARTICLE VII OF THE INSURANCE LAW**

NAME	Location
<b>1892</b>	
The Catholic Relief and Beneficiary Association.....	Syracuse, N. Y.
Grand Assembly of New York, Order of the International Fraternal Alliance*.....	New York city.
<b>1894</b>	
Independent Order of American Israelites.....	New York city.
Order of Round Robins, Supreme Council.....	New York city.
<b>1895</b>	
Great Camp of the Knights of the Maccabees for the State of New York†..	Buffalo, N. Y.
American Fraternal Insurance Union.....	Batavia, N. Y.
Catholic Women's Benevolent Legion.....	New York city.
Independent Order Sons of Benjamin.....	New York city.

\* Name changed to "Royal Benefit Society" by order of Supreme Court, to take effect February 26, 1894.

† Name changed to "The Maccabees, Great Camp for New York," August 1, 1915.

## FRATERNAL BENEFIT SOCIETIES, ETC.—(Concluded)

NAME	Location
<b>1896</b>	
Empire Mutual Union.....	Syracuse, N. Y.
National Insurance Fraternity.....	New York city.
Universal Benevolent Association.....	Syracuse, N. Y.
Union Life and Casualty.....	Syracuse, N. Y.
Woman's Fraternal League.....	Buffalo, N. Y.
<b>1896</b>	
Knights of Aurora of the World.....	Jamestown, N. Y.
Order of the Iroquois.....	Buffalo, N. Y.
<b>1899</b>	
Mutual Benefit Association of the German Baptists of North America <sup>1</sup> .....	Buffalo, N. Y.
Workmen's Sick and Death Benefit Fund of United States of America.....	New York city.
<b>1900</b>	
National Fraternal Society.....	New York city.
Order of Prosperity.....	Brooklyn, N. Y.
<b>1901</b>	
Der Bayerische National Verband von Nord Amerika <sup>2</sup> .....	Buffalo, N. Y.
<b>1902</b>	
Switchmen's Union of North America.....	Buffalo, N. Y.
Order of the Golden Seal.....	Roxbury, N. Y.
Fellowship of Solidarity <sup>3</sup> .....	New York city.
<b>1903</b>	
People's Mutual Life Insurance Association and League.....	Syracuse, N. Y.
Locomotive Firemen's Brotherhood Health and Accident Association of America.....	Schenectady, N. Y.
<b>1905</b>	
The Workmen's Circle.....	New York city.
Polish National Alliance <sup>4</sup> .....	Brooklyn, N. Y.
Imperial Order of Tycoons <sup>5</sup> .....	Syracuse, N. Y.
<b>1900</b>	
Dukes and Duchesses of Edom.....	Elmira, N. Y.
Illicians' Auxiliary.....	Brooklyn, N. Y.
Order of Saturn.....	Buffalo, N. Y.
<b>1910</b>	
Independent Order of True Friends.....	New York city.
Order Sons of Zion.....	New York city.
<b>1911</b>	
Benevolent Society of the United States for Propagation of Cremation.....	New York city.
First National Slavonian Union of the State of New York.....	Yonkers, N. Y.
Junior Order Benefit Association.....	Brooklyn, N. Y.
Order of Adolphi.....	Rochester, N. Y.
Serb Federation "Sloga".....	New York city.
Workmen's Benefit and Benevolent Association of the United States.....	New York city. 1
<b>1912</b>	
American Benefit Association.....	White Plains, N. Y.
<b>1913</b>	
Jewish National Workers' Alliance of America.....	New York city.
<b>1914</b>	
National Temperance Life Insurance Society.....	New York city.
<b>1917</b>	
National Service Life Society.....	Rochester, N. Y.
Polish Union of America.....	Buffalo, N. Y.
<b>1919</b>	
The American Life Society of New York.....	New York city.

<sup>1</sup> Name changed to "The German Baptists Life Association" April 10, 1911.

<sup>2</sup> Incorporated under chapter 414, Laws of 1901.

<sup>3</sup> Name changed in 1908 to "Mutual Savings Life Insurance Society." Reinsured December 17, 1908, and ceased business.

<sup>4</sup> Name changed to "Polish National Alliance of Brooklyn, United States of America," 1918.

<sup>5</sup> Name changed to "Unity Insurance Society" in 1909, and to "Unity Protective Insurance Association" in 1918.

LIFE AND CASUALTY ASSOCIATIONS AND FRATERNAL BENEFIT SOCIETIES OF OTHER STATES ADMITTED TO TRANSACT BUSINESS IN THIS STATE, UNDER THE PROVISIONS OF CHAPTER 175, LAWS OF 1883, AND ARTICLE VI, CHAPTER 690, LAWS OF 1892

Date admitted	NAME	Location
<b>1883</b>		
Sept. 25	Covenant Mutual Benefit Association.....	Galesburg, Ill.
Nov. 14	Fidelity Mutual Life Association.....	Philadelphia, Pa.
Nov. 12	Knights Templars and Masonic Mutual Aid Association.....	Cincinnati, O.
Nov. 12	Masonic Mutual Life Association.....	Cincinnati, O.
<b>1884</b>		
Jan. 1	Cincinnati Life Association.....	Cincinnati, O.
April 1	Northwestern Masonic Aid Association.....	Chicago, Ill.
Jan. 1	Order of the Golden Chain.....	Baltimore, Md.
Nov. 15	Supreme Council Catholic Knights of America.....	Lebanon, Ky.
<b>1885</b>		
Mar. 2	American Legion of Honor.....	Boston, Mass.
Feb. 25	Ancient Order of Foresters.....	Philadelphia, Pa.
July 11	Bay State Beneficiary Association.....	Westfield, Mass.
Oct. 19	Hartford Life and Annuity Insurance Company.....	Hartford, Conn.
July 8	Massachusetts Benefit Association.....	Boston, Mass.
Mar. 26	Masonic Mutual Benefit Association.....	Indianapolis, Ind.
Aug. 28	Mercantile Mutual Accident Association.....	Boston, Mass.
Sept. 19	Mutual Benefit Life Company.....	Hartford, Conn.
Oct. 19	National Life Association.....	Columbus, O.
July 18	New England Mutual Aid Society.....	Boston, Mass.
July 18	New England Mutual Accident Association.....	Boston, Mass.
July 8	Ohio Valley Life Company.....	Wheeling, W. Va.
May 21	Union Mutual Association.....	Battle Creek, Mich.
<b>1886</b>		
Mar. 25	Banker's Life Association.....	St. Paul, Minn.
Oct. 11	Chicago Guaranty Fund Life Association.....	Chicago, Ill.
Feb. 24	Masonic Benevolent Association of Illinois.....	Mattoon, Ill.
July 16	New England Relief Association.....	Boston, Mass.
Mar. 9	Supreme Tent of the Knights of the Maccoabees of the World.....	Port Huron, Mich.
<b>1887</b>		
Aug. 4	Scottish Rite, Knights Templar and Master Masons' Aid Association.....	Dayton, O.
May 27	Western Mutual Life and Accident Society of the United States.....	Detroit, Mich.
<b>1888</b>		
Feb. 9	Knights Templar and Masons' Life Indemnity Company.....	Chicago, Ill.
May 15	Supreme Council of the United States Benevolent Fraternity.....	Baltimore, Md.
<b>1889</b>		
Mar. 8	National Life Association.....	Hartford, Conn.
Mar. 27	Connecticut Indemnity Association.....	Waterbury, Conn.
April 11	Odd Fellows' Fraternal Accident Association of America.....	Westfield, Mass.
May 18	Keystone Mutual Benefit Association.....	Allentown, Pa.
May 21	People's Mutual Accident Insurance Association.....	Pittsburg, Pa.
June 29	Union Mutual Accident Association.....	Chicago, Ill.
Aug. 2	Masons' Fraternal Accident Association of America.....	Westfield, Mass.
Aug. 28	Odd Fellows' Mutual Aid and Accident Association.....	Piqua, O.
<b>1890</b>		
April 23	Fraternal Mystic Circle.....	Columbus, O.
June 21	Provident Aid Society.....	Portland, Me.
July 1	U. S. Masonic Benevolent Association.....	Council Bluffs, Ia.
<b>1891</b>		
Feb. 25	Massachusetts Benefit Association.....	Boston, Mass.
May 4	National Benevolent Association.....	Minneapolis, Minn.
June 12	Maine Benefit Association.....	Auburn, Me.
Aug. 3	Railway Officials and Employees' Accident Association.....	Indianapolis, Ind.
Oct. 22	Bankers' Life Association.....	Des Moines, Ia.
<b>1892</b>		
May 20	Commercial Mutual Accident Company.....	Philadelphia, Pa.

LIFE AND CASUALTY ASSOCIATIONS AND FRATERNAL BENEFIT SOCIETIES — (Concluded)

Date admitted	NAME	Location
<b>1893</b>		
Jan. 14	Preferred Masonic Mutual Accident Association of America..	Detroit, Mich.
May 3	Merchants' Life Association of the United States.....	St. Louis, Mo.
<b>1894</b>		
Feb. 19	Park City Life Insurance Company.....	Bridgeport, Conn.
April 6	Bankers' Life Association.....	St. Paul, Minn.
May 25	Bankers' Alliance of California.....	Los Angeles, Cal.
May 25	Massachusetts Accident Association.....	Boston, Mass.
<b>1895</b>		
Feb. 6	National Life-Maturity Insurance Company.....	Washington, D. C.
April 10	Northwestern Life Association.....	Minneapolis, Minn.
Dec. 21	Northwestern Benevolent Society.....	Duluth, Minn.
<b>1896</b>		
Jan. 24	Masonic Equitable Accident Association.....	Boston, Mass.
Jan. 3	Massachusetts National Life Association.....	Westfield, Mass.
July 22	Merchants and Manufacturers' Life Association.....	Westfield, Mass.
June 11	Springfield Mutual Life Association.....	Springfield, Mass.
June 12	United States Benevolent Society.....	Saginaw, Mich.
<b>1897</b>		
Mar. 5	Scandinavian Mutual Aid Association.....	Galesburg, Ill.
April 13	Bankers and Merchants' Life Association.....	Chicago, Ill.
June 17	Provident Mutual Accident Company.....	Philadelphia, Pa.
Aug. 30	Boston Mutual Life Association.....	Boston, Mass.

FRATERNAL BENEFIT SOCIETIES OF OTHER STATES ADMITTED UNDER PROVISIONS OF CHAPTER 520, LAWS OF 1889

Date admitted	NAME	Location
<b>1891</b>		
April 3	Supreme Assembly of the Royal Society of Good Fellows.....	Providence, R. I.
April 30	Supreme Lodge Knights and Ladies of Honor.....	Indianapolis, Ind.

FRATERNAL BENEFIT SOCIETIES OF OTHER STATES ADMITTED UNDER PROVISIONS OF ARTICLE VII OF THE INSURANCE LAW

Date admitted	NAME	Location
<b>1882</b>		
Oct. 31	The Supreme Court of the Independent Order of Foresters....	Toronto, Canada.
<b>1893</b>		
Mar. 8	Supreme Conclave Improved Order of Heptasophs.....	Baltimore, Md.
May 1	The Ladies' Catholic Benevolent Association.....	Union City, Pa.
Oct. 24	Supreme Lodge of the Knights and Ladies of the Golden Star..	Newark, N. J.
<b>1894</b>		
April 12	Supreme Council of the Loyal Additional Benefit Association*..	Jersey City, N. J.
May 16	Locomotive Engineers' Mutual Life and Accident Insurance Association.....	Cleveland, O.
July 18	United Order of the Golden Cross.....	Knoxville, Tenn.
Sept. 13	Protected Home Circle.....	Sharon, Pa.
Oct. 18	National Union†.....	Toledo, O.

\* Name changed to "Loyal Association."

† Name changed to "National Union Assurance Society" in 1917.

## FRATERNAL BENEFIT SOCIETIES, ETC.—(Continued)

Date admitted	NAME	Location
	<b>1895</b>	
May 20	Supreme Tribe of Ben Hur.....	Crawfordsville, Ind.
June 22	Knights of Columbus.....	New Haven, Conn.
	<b>1896</b>	
June 22	Artisans Order of Mutual Protection.....	Philadelphia, Pa.
Mar. 31	National Fraternity.....	Philadelphia, Pa.
	<b>1900</b>	
May 23	Modern Woodmen of America.....	Rock Island, Ill.
Sept. 18	Woodmen of the World. (Sovereign Camp).....	Omaha, Neb.
	<b>1901</b>	
Jan. 16	‡Ladies of the Maccabees of the World.....	Port Huron, Mich.
Oct. 14	*Knights of the Loyal Guard.....	Flint, Mich.
Oct. 27	Order of Columbian Knights.....	Chicago, Ill.
	<b>1905</b>	
May 19	Fraternal Benefit League.....	New Haven, Conn.
	<b>1906</b>	
Dec. 7	Knights of the Modern Maccabees.....	Port Huron, Mich.
Mar. 22	L'Union St. Jean Baptiste d'Amérique.....	Woonsocket, R. I.
Oct. 10	Royal Neighbors of America.....	Rock Island, Ill.
	<b>1907</b>	
July 29	Order of United Commercial Travelers of America.....	Columbus, O.
	<b>1908</b>	
April 9	Polish National Alliance.....	Chicago, Ill.
April 23	Supreme Forest Woodmen Circle.....	Omaha, Neb.
May 29	Ladies of the Modern Maccabees.....	Port Huron, Mich.
Nov. 9	Royal Benefit Society.....	Washington, D. C.
	<b>1909</b>	
Feb. 26	Mutual Indemnity Protective Union.....	New Haven, Conn.
	<b>1910</b>	
May 16	Independent Order Sons of Jacob.....	Newark, N. J.
July 8	Brotherhood of American Yeoman.....	Des Moines, Iowa.
Sept. 13	Independent Order Brith Sholom.....	Philadelphia, Pa.
	<b>1911</b>	
June 19	Independent Order of Sons of Norway.....	Minneapolis, Minn.
Jan. 4	Independent Western Star Order.....	Chicago, Ill.
April 10	National Fraternity Society of the Deaf.....	Chicago, Ill.
April 15	National Slavonic Society of the United States of America.....	Pittsburg, Pa.
April 10	Order of Knights of St. Joseph.....	Cleveland, O.
	<b>1912</b>	
Dec. 28	Aid Association for Lutherans.....	Appleton, Wis.
	<b>1913</b>	
Aug. 4	French-Canadian Artisans Society, Incorporated.....	Montreal, Canada.
	<b>1914</b>	
Oct. 17	Order Mutual Protection.....	Chicago, Ill.
July 20	†The Maccabees.....	Detroit, Mich.
June 8	Travelers Protective Association of America.....	St. Louis, Mo.
	<b>1915</b>	
May 12	The Grand Lodge of the Ancient Order of United Workmen of Connecticut.....	New Haven, Conn.
June 30	Ukrainian National Association.....	Jersey City, N. J.
	<b>1916</b>	
June 8	‡Benefit Association of Railway Employees.....	Chicago, Ill.
Oct. 4	‡Mutual Beneficial Ass'n of Pa. of Railroad Employees, Inc.....	Philadelphia, Pa.
	<b>1918</b>	
Sept. 11	Grand Carniolian Slovenean Catholic Union of U. S. of A.....	Joliet, Ill.
Sept. 4	Slovenic National Benefit Society.....	Chicago, Ill.

\* Name changed in 1906 to "Loyal Guard."

† Name changed from "Knights of the Maccabees of the World" in 1914.

‡ Name changed to "Woman's Benefit Association of the Maccabees" in 1915.

‡ Formerly "Brotherhood of all Railway Employees."

‡ Incorporated by the State of Delaware.

## FRATERNAL BENEFIT SOCIETIES, ETC.— (Concluded)

Date admitted	NAME	Location
	<b>1919</b>	
Dec. 9	Masonic Mutual Life Ass'n of the District of Columbia.....	Washington, D. C.
	<b>1920</b>	
May 6	American Insurance Union.....	Columbus, O.
July 29	Polish Roman Catholic Union.....	Chicago, Ill.

## CO-OPERATIVE LIVE STOCK INSURANCE ASSOCIATIONS OF NEW YORK STATE ORGANIZED UNDER THE PROVISIONS OF CHAPTER 454, LAWS OF 1889

NAME	Location	Date organized
The People's Mutual Live Stock Insurance Company†.....	Buffalo.....	Feb. 12, 1890
New York Mutual Live Stock Insurance Company†.....	New York.....	April 24, 1890
Empire State Mutual Live Stock Insurance Company*.....	Olean.....	July 9, 1890
Aetna Live Stock Insurance Company†.....	Glens Falls.....	Feb. 12, 1891
The Live Stock Protective Association*.....	Elmira.....	Oct. 7, 1891
United States Mutual Live Stock Insurance Company*.....	Albany.....	Sept. 15, 1892

## CO-OPERATIVE LIVE STOCK INSURANCE ASSOCIATIONS OF NEW YORK STATE ORGANIZED UNDER THE PROVISIONS OF ARTICLE VIII OF THE INSURANCE LAW

NAME	Location	Date organized
Standard Live Stock Insurance Company (Mutual)*.....	Buffalo.....	Dec. 13, 1892
Reserve Fund Live Stock Insurance Company*.....	New York.....	Jan. 10, 1893
Equitable Live Stock Insurance Company*.....	New York.....	Jan. 21, 1893
Home Mutual Live Stock Insurance Company*.....	Gloversville.....	Mar. 8, 1893
John Hancock Live Stock Insurance Company*.....	Albany.....	Mar. 22, 1893
Horse Owners Mutual Indemnity Association*.....	Rochester.....	Mar. 22, 1893
Manhattan Live Stock Insurance Company*.....	New York.....	April 25, 1893
American Live Stock Insurance Company*.....	New York.....	May 25, 1893
Equine Mutual Insurance Company*.....	Binghamton.....	July 25, 1894
New York Mutual Live Stock Insurance Company*.....	Buffalo.....	April 11, 1895
Buffalo Equine Insurance Company*.....	Buffalo.....	May 31, 1895
United Retail Grocers' Association of Brooklyn (Mutual Benefit Horse Fund).....	Brooklyn.....	May 22, 1896
Metropolitan Live Stock Insurance Company*.....	New York.....	Oct. 30, 1896
Garfield Live Stock Insurance Company*.....	New York.....	Dec. 17, 1896
American Live Stock Association*.....	New York.....	Jan. 5, 1897
Loantaka Reserve Fund Live Stock Insurance Company*.....	New York.....	May 15, 1899
Mutual Animal Protective Association*.....	New York.....	Mar. 29, 1904
Equitable Horse Insurance Association.....	New York.....	Aug. 2, 1904
Horse Insurance Company of America*.....	New York.....	Oct. 23, 1906
New York Horse Insurance Company*.....	New York.....	Dec. 10, 1906
United States Mutual Horse Insurance Association of New York†.....	New York.....	Jan. 13, 1908
Empire Live Stock Insurance Company*.....	New York.....	Oct. 1, 1908
Buffalo Co-operative Live Stock Insurance Company*.....	Buffalo.....	Oct. 2, 1908
Metropolitan Live Stock Insurance Company*.....	Syracuse.....	Nov. 19, 1908
Hudson Horse Insurance Company*.....	New York.....	Sept. 21, 1909

\* Discontinued business.

† Final certificate on organization refused by Superintendent to these associations and refusal sustained by Supreme Court.

‡ Name changed to United States Horse Insurance Co., August 14, 1908.

§ Placed in hands of Department under section 63 of Insurance Law in 1909.

¶ Name changed to "Chautauqua Co-operative Live Stock Ins. Co." June 16, 1913, and location to Westfield, N. Y.

LIFE AND CASUALTY ASSOCIATIONS AND FRATERNAL BENEFIT SOCIETIES that have failed to make statements to the Department since the passage of chapter 256, Laws of 1881; chapter 175, Laws of 1883, and chapter 690, Laws of 1892

NAME	Location
Accident Weekly Indemnity.....	South Dayton.
Acme Mutual Indemnity.....	New York.
Ahawas Israel (Ind. Order).....	New York.
Albany Boatmen's Relief.....	Albany.
Albany Firemen's Relief.....	Albany.
Albany Masonic Relief Association.....	Albany.
Albany Mutual Benefit.....	Albany.
Albany Women Teachers' Relief Association.....	Albany.
American Accident Indemnity.....	New York.
American Co-operative Relief*.....	Syracuse.
American Fraternal Insurance Union.....	Buffalo.
American Israelites.....	New York.
American Knights of Protection.....	Lindenhurst, N. Y.
American Legion of Honor.....	Boston, Mass.
American Mutual Benefit League.....	New York.
American Sons of Israel.....	New York.
American Star, Order of.....	New York.
American Temperance Life Insurance Association}.....	New York.
American Workmen's Life Assurance.....	Brooklyn.
Amt Verdener Club.....	New York.
Ancient Order of United Workmen of the State of New York, Grand Lodge of}.....	New York.
Assurance League of America}.....	New York.
Bank Clerks' League.....	New York.
Bank Clerks' Mutual Benefit*.....	New York.
Bankers Life Association}.....	New York.
Bankers' Life Association*.....	Des Moines, Iowa.
Bankers' Life Insurance Company*.....	St. Paul, Minn.
Bankers and Merchants' Alliance.....	New York.
Bankers' and Merchants' Life Association of Illinois.....	Chicago, Ill.
Bankers and Traders' Accident.....	New York.
Bay State Beneficiary.....	Westfield, Mass.
Bookbinders' Provident No. 1.....	New York.
Bookbinders' Provident No. 2.....	New York.
Booksellers and Stationers' Provident.....	New York.
Boston Mutual Life Insurance Company.....	Boston, Mass.
Brooklyn Liquor Dealers' Mutual Benefit.....	Brooklyn.
Brooklyn Masonic Mutual Benefit.....	Brooklyn.
Brooklyn Masonic Mutual Relief.....	Brooklyn.
Brooklyn Mutual Aid.....	Brooklyn.
Brooklyn Mutual Benefit.....	Brooklyn.
Brooklyn Volunteer Firemen's.....	Brooklyn.
Brotherhood of Railroad Trainmen.....	Cleveland, Ohio.
Brothers of Honor, Order of.....	New York.
Buffalo Mutual Accident.....	Buffalo.
Buffalo Mutual Life and Reserve*.....	Buffalo.
Buffalo Police Mutual Aid and Benefit.....	Buffalo.
Builders and Manufacturers' Mutual Benefit.....	New York.
Capital City Benefit.....	Albany.
Catholic Benevolent Union.....	Brooklyn.
Catholic Mutual Benefit Association, Supreme Council of the}.....	Hornell, N. Y.
Catholic Relief and Beneficiary Association}.....	Syracuse, N. Y.
Central New York Accident and Relief.....	Ithaca.
Chautauqua Mutual Life}.....	Mayville.
Chenango Mutual Relief*.....	Oxford.
Chicago Guaranty Fund Life Society.....	Chicago, Ill.
Chosen Friends, Order of.....	Indianapolis, Ind.
Christian Mutual Aid of the German M. E. Church.....	Schenectady.
Cincinnati Life.....	Cincinnati, Ohio.
Citizens' Mutual Life Insurance}.....	New York.
Columbian Knights.....	Havana.
Columbian League.....	New York.
Commercial League.....	New York.
Commercial Mutual Accident Company.....	Philadelphia, Pa.
Commercial Travelers*.....	Syracuse.

\* Name changed. † Placed in hands of receiver. ‡ Reincorporated as a legal reserve life company in 1916. § Merged with order of the Golden Seal. ¶ Placed in hands of Department under section 63, Insurance Law.

## LIFE AND CASUALTY ASSOCIATIONS AND FRATERNAL BENEFIT SOCIETIES NO LONGER REPORTING — (Continued)

NAME	Location
Commercial Travelers Life†	Syracuse.
Connecticut Indemnity Association.....	Waterbury, Conn.
Cooks and Pastry Cooks.....	New York.
Co-operative Life and Accident†.....	New York.
Co-operative Relief.....	Waverly.
Cortland Wagon Company Mutual Aid.....	Cortland.
Cosmo Benevolent Aid Society‡.....	New York.
Cosmopolitan Relief.....	New York.
Covenant Mutual.....	Galesburg, Ill.
DeWitt Clinton Ready Relief Association‡.....	Brooklyn.
Dry Goods Mutual Benefit.....	New York.
Dukes and Duchesses of Edom‡.....	Elmira.
Dutchess Mutual Benefit.....	Poughkeepsie.
Economic Mutual Life.....	New York.
Economic Relief Association†.....	Buffalo.
Empire Life Insurance Company†.....	New York.
Empire Knights of Relief.....	Buffalo.
Empire Mutual Life and Casualty.....	New York.
Empire Order of Mutual Aid†.....	Ballston.
Empire Sick and Accident Company†.....	Troy.
Empire State Life.....	New York.
Empire State Mutual Accident.....	Schenectady.
Enterprise Mutual Benefit.....	New York.
Equal Rights Life Insurance Association.....	Albany.
Equitable Accident.....	Binghamton.
Equitable Aid Union.....	Warsaw.
Equitable Aid Union.....	Columbus, Pa.
Equitable Co-operative Life.....	New York.
Equitable Reserve Fund Life.....	New York.
Excelsior Mutual Aid.....	Havana.
Excelsior Mutual Benefit and Endowment.....	New York.
Excelsior Mutual Life Association.....	Oxford.
Excelsior Mutual Sickness and Accident.....	Waverly.
Family Fund Society†.....	New York.
Farmers Mutual Benefit.....	Oneida.
Farmersville Mutual Accident.....	Farmersville.
Fellowship of Solidarity*.....	New York.
Fidelity Mutual Aid*.....	Philadelphia, Pa.
Fidelity Mutual Life Association.....	Philadelphia, Pa.
Firemen's Accident Indemnity.....	Canandaugua.
First National Slavonian Union.....	Yonkers.
Fishermen's Mutual Benefit.....	New York.
Flour City Life†.....	Rochester.
Foresters' Ancient Order of (Court Buffalo).....	Buffalo.
Foresters of America.....	Brooklyn.
Fraternal Accident Association.....	Westfield, Mass.
Fraternity of Friendly Fellows.....	New York.
Friendly Mutual Relief.....	Brooklyn.
Friends of Humanity.....	New York.
Garfield Life and Accident.....	New York.
German Benevolent.....	Schenectady.
German Masonic Mutual Relief Association.....	New York.
German Master Bakers.....	New York.
Globe Mutual Benefit.....	New York.
Gloversville Benevolent.....	Gloversville.
Golden Chain, Order of.....	Baltimore, Md.
Good Templars' Mutual Benefit.....	Rochester.
Good Templars' Sick Benefit.....	Brooklyn.
Grand Army Mutual Benefit Life.....	New York.
Great Eastern Casualty.....	New York.
Greenpoint Masonic Mutual Benefit.....	Brooklyn.
Guarantee Alliance†.....	New York.
Guaranty Mutual Accident†.....	New York.
Guardian Knights.....	Spartansburg.
Hand in Hand Benefit.....	New York.
Hartford Life Insurance Company.....	Hartford, Conn.
Home Benefit†.....	New York.
Home Benefit Society*.....	New York.

\* Name changed. † Placed in hands of receiver. ‡ Placed in hands of Department in 1910, under section 63, Insurance Law. Resumed business in 1910. Again placed in hands of Department under above section of the law in 1912 for liquidation. ‡ Placed in hands of Department under section 63, Insurance Law.



LIFE AND CASUALTY ASSOCIATIONS AND FRATERNAL BENEFIT SOCIETIES NO LONGER REPORTING — (Continued)

NAME	Location
Home Circle.....	Boston, Mass.
Home Mutual Aid.....	Boston, Mass.
Home Provident Safety Fund†.....	New York.
Hoosick Falls Mutual Relief*.....	Hoosick Falls.
Ilicians Auxiliary.....	New York.
Illinois Life Association.....	Chicago, Ill.
Improved Order of Heptasophs, Supreme Conclave.....	Baltimore, Md.
Income and Life†.....	New York.
Independent Journeymen Plumbers and Gas Fitters.....	New York.
Independent Order Free Sons of Judah†.....	New York.
Independent Western Star Order.....	Chicago, Ill.
Industrial Benefit†.....	Syracuse.
Industrial Co-operative.....	New York.
Insurance Branch, Yorkville Brotherhood Aid Society†.....	New York.
International Fraternal Alliance*.....	New York.
International Relief*.....	Elmira.
Iron Hall*.....	New York.
Jamestown Accidental.....	Jamestown.
Jewelers and Tradesmen's Company*.....	New York.
Keystone Mutual Benefit Association.....	Allentown, Pa.
Knickerbocker Mutual Benefit.....	Brooklyn.
Knights and Ladies of America.....	Elmira.
Knights and Ladies of Honor, Supreme Lodge.....	Indianapolis, Ind.
Knights and Ladies of the Golden Star.....	Newark, N. J.
Knights and Ladies of Samaria.....	Buffalo.
Knights of Aurora of the World.....	Jamestown.
Knights of Columbia.....	Kingston.
Knights of Honor†.....	St. Louis, Mo.
Knights of Modern Chivalry†.....	Albany.
Knights of St. John and Malta†.....	New York.
Knights of Sobriety, Fidelity and Integrity*.....	Syracuse.
Knights of the Maccabees.....	Warsaw.
Knights of the Maccabees for New York.....	Buffalo.
Knights of the Maccabees of the World*.....	Detroit, Mich.
Knights of the Modern Maccabees.....	Port Huron, Mich.
Knights Templars and Masons Life Indemnity Co.....	Chicago, Ill.
Knights Templars and Masonic Mutual Accident Association.....	Cincinnati, Ohio.
Legion of Justice.....	New York.
Life and Accident Insurance Corporation.....	New York.
Life and Reserve†.....	Buffalo.
Life Association of America.....	New York.
Life Benefit.....	Rochester.
Life Union†.....	New York.
Locomotive Engineers Mutual Life and Accident Insurance Association.....	Cleveland, Ohio.
Loyal Guard.....	Flint, Mich.
Maine Benefit Life Association.....	Auburn, Me.
Manufacturers' Accident Indemnity Co.†.....	Geneva.
Manufacturers and Mechanics' Relief.....	Amsterdam.
Mariners' Mutual Benefit.....	New York.
Masonic and Ministerial Relief.....	Chatham.
Masonic Assurance†.....	New York.
Masonic Benevolent.....	Mattoon, Ill.
Masonic Equitable Accident Association.....	Boston, Mass.
Masonic Guild and Mutual Benefit.....	New York.
Masonic Life Association of Western New York*.....	Buffalo.
Masonic Mutual Aid.....	Cold Spring.
Masonic Mutual Benefit.....	Indianapolis, Ind.
Masonic Mutual Life Association.....	Cleveland, Ohio.
Masonic Relief of Central New York.....	Syracuse.
Masons' Fraternal Accident Association of America†.....	Westfield, Mass.
Massachusetts Benefit Life.....	Boston, Mass.
Massachusetts Mutual Accident Association.....	Boston, Mass.
Massachusetts National Life Association.....	Westfield, Mass.
Mercantile Benefit Association.....	New York.
Mercantile Mutual Accident*.....	Albany.
Mercantile Mutual Accident.....	New York.
Merchants and Manufacturers' Life Association.....	Westfield, Mass.
Merchants' and Mechanics' Life and Accident.....	Brooklyn.
Merchants' Casualty Insurance.....	New York.
Merchants' Life Association of the United States.....	St. Louis, Mo.
Merchant Tailors' Society.....	New York.

\* Name changed. † Placed in hands of receiver. ‡ Placed in hands of Department under section 63, Insurance Law.

## LIFE AND CASUALTY ASSOCIATIONS AND FRATERNAL BENEFIT SOCIETIES NO LONGER REPORTING — (Continued)

NAME	Location
Metropolitan Benefit	New York.
Mohawk Valley Masonic Life	Ilion.
Mohawk Valley Sick Benefit*	Amsterdam.
Montour Springs Order Mutual Protectors*	Havana.
Mutual Accident of the Improved Order of Red Men	Syracuse.
Mutual Aid and Accident	Rochester.
Mutual Benefit Ass'n of the Fifth Street Baptist Church of Troy, N. Y.	Troy, N. Y.
Mutual Benefit Associates†	Rochester.
Mutual Benefit	New York.
Mutual Benefit Life†	New York.
Mutual Benefit Life Company	Hartford, Conn.
Mutual Endowment and Accident*	Bath.
Mutual Friends of America	Brooklyn.
Mutual Health and Accident	New York.
Mutual Help for Odd Fellows	Trumansburg.
Mutual Indemnity and Protective Union‡	New Haven, Conn.
Mutual Life Association of Brooklyn	Brooklyn.
Mutual Life and Accident	New York.
Mutual Provident	New York.
Mutual Relief	New York.
Mutual Relief Society†	Rochester.
Mutual Reserve and Endowment	New York.
Mutual Reserve Fund Life Association***	New York.
Mutual Safety Fund Accident	Dunkirk.
Mutual Savings Life**	New York.
Mutual Trust Fund Life	New York.
Mutual Union Association§	Rochester.
Mystic Tie Mutual Benefit	New York.
National Alliance	New York.
National Benefit Society†	New York.
National Benevolent	Minneapolis, Minn.
National Benevolent Legion‡	Binghamton.
National Fraternal Society†	New York.
National Fraternity	Philadelphia, Pa.
National Guard Mutual Benefit Life	New York.
National Life	Columbus, Ohio.
National Life Association	Hartford, Conn.
National Life Maturity Insurance Company	Washington, D. C.
National Masonic Co-operative Relief	Buffalo.
National Military Mutual Aid	New York.
National Mutual Insurance Company†	New York.
National Provident Union‡	Brooklyn.
National Security Life and Accident Company	Sandy Hill.
National Service Life Society†††	Rochester, N. Y.
National Temperance Life Insurance Society	New York.
New England Mutual Accident Association	Boston, Mass.
New England Mutual Aid	Boston, Mass.
New England Relief	Boston, Mass.
New York Accident	Sandy Hill.
New York Accident Insurance Company	New York.
New York and Brooklyn Ferrymen's	Brooklyn.
New York Casualty Co.††	Buffalo.
New York Ferry Engineers	New York.
New York Life, Accident and Health	Seneca Falls.
New York Masonic Mutual Benefit	New York.
New York Mutual Accident†	Utica.
New York Mutual Aid and Reserve Fund	Sandy Hill.
New York Mutual Reserve Fund	New York.
New York National Mutual Aid	Rochester.
New York Post Office Mutual Aid	Brooklyn.
New York State Mutual Benefit†	Syracuse.
New York State Relief and People's Benefit	Albany.
North America Mutual Benefit	New York.
Northern Tier Masonic Mutual Relief	Ogdensburg.
Northwestern Benevolent Society	Duluth, Minn.
Northwestern Life Association	Minneapolis, Minn.

\* Name changed. † Placed in hands of receiver. ‡ Placed in hands of Department, under section 63, Insurance Law § Dissolved by order of Supreme Court, August 27, 1900. \*\* Reincorporated in Liberty Life Insurance Company of New York, December 17, 1908. \*\*\* Reincorporated under Art. 2, April 17, 1902. †† Voluntary dissolution under order of Supreme Court, Dec. 8, 1919. ††† Merged with Fraternal Benefit League, 1918. ††† Taken over by American Life Society, September 12, 1919.

LIFE AND CASUALTY ASSOCIATIONS AND FRATERNAL BENEFIT SOCIETIES NO LONGER REPORTING — (Continued)

NAME	Location
Northwestern Life Assurance Company	Chicago, Ill.
Northwestern Masonic Aid*	Chicago, Ill.
Odd Fellows' Benefit	Elmira.
Odd Fellows' Fraternal Accident*	Westfield, Mass.
Odd Fellows' Mutual Aid and Accident*	Piqua, O.
Odd Fellows' Mutual Aid and Benefit	Rochester.
Odd Fellows' Mutual Benefit Association	Brooklyn.
Odd Fellows' Protective Union	Rochester.
Odd Fellows' Relief	Albany.
Odd Fellows' Sick, Accident and Funeral Benefit	Lyons.
Ohio Valley Life Company	Wheeling, W. Va.
Ohio Valley Protective Union	Wheeling, W. Va.
Ontario Mutual Accident†	New York.
Orden Germania†	New York.
Order of Adelpht	Rochester.
Order of Columbian Knights*	Chicago, Ill.
Order of the Golden Seal*	Roxbury, N. Y.
Order of Prosperity§	Brooklyn.
Order of Saturn§	Buffalo.
Order of Select Knights	Buffalo.
Owego Mutual Benefit	Owego.
Park City Life Insurance Company	Bridgeport, Conn.
Patrons' Aid Society†	Elmira.
People's Benefit	Syracuse.
People's Life Association	Buffalo.
People's Mutual Accident Insurance	Pittsburg, Pa.
People's Mutual Benefit	Oswego.
People's Mutual Life Insurance Association and League§	Syracuse.
People's Relief	Albany.
People's Reserve League	Brooklyn.
Piqua Mutual Aid and Accident Association	Piqua, O.
Polar Star Mutual Benefit	New York.
Preferred Accident Association	Detroit, Mich.
Preferred Mutual Accident	New York.
Press Mutual Aid	New York.
Protective Benefit Union	New York.
Protective Life Association (Life Department)†	Rochester.
Protective Life Association (Accident Department)†	Rochester.
Protective Life Assurance Society§	Buffalo.
Protective Mutual Accident	Norwich.
Protestant Knights, Order of	Buffalo.
Provident Aid Society†	Portland, Me.
Provident Association of Newtown, Long Island§	Maspeh.
Provident Fund Society†	New York.
Provident Mutual Accident Company	Philadelphia, Pa.
Railway Officials and Employees' Accident Association	Indianapolis, Ind.
Richmond County Relief	Tottenville.
Ringgold Mutual Life	Brooklyn.
Round Robins, Order of	New York.
Royal Arch Mutual Relief	New York.
Royal Benefit Society	Washington, D. C.
Royal Society of Good Fellows	Boston, Mass.
Royal Templars of Temperance	Buffalo.
Safety Deposit Fund	New York.
Safety Fund Insurance Society	Syracuse.
St. Paul's Catholic Total Abstinence Benevolent Society	Brooklyn.
Scandinavian Grand Temple of America	Brooklyn.
Scandinavian Mutual Aid Association	Galesburg, Ill.
Scottish Rite Knights Templar and Master Masons' Aid	Dayton, Ohio.
Security Mutual Benefit	New York.
Security Mutual Life Association†	Binghamton.
Sons of Abraham, Independent Order	New York.
Sons of Benjamin, U. S. Grand Lodge of Independent Order§	New York.
Sons of Jacob, Independent Order	Newark, N. J.
Sons of St. George, Order of	Buffalo.
Sons of Temperance National Mutual Relief	Washington, D. C.
South Brooklyn Masonic Mutual Assurance	Brooklyn.
Southern Tier Masonic Relief Association	Elmira.
Springfield Mutual Life Association	Springfield, Mass.
Stafford Benefit Association§	Stafford.

\* Name changed. † Placed in hands of receiver. ‡ Reincorporated under Art. 2, Dec. 2, 1899. § Placed in hands of Department under section 63, Insurance Law.

LIFE AND ACCIDENT ASSOCIATIONS AND FRATERNAL BENEFIT SOCIETIES NO LONGER REPORTING — (Concluded)

NAME	Location
Standard Mutual Life.....	New York.
Supreme Eureka Aid.....	Point Chautauqua.
Teachers' Mutual Life Assurance.....	New York.
Teachers' Provident Association of United States.....	New York.
Teachers' Union Relief*.....	Hoosick Falls.
Templars of Liberty of America§.....	New York.
Traders and Travelers' Accident Company§.....	New York.
Tradesmen's Life Insurance Company*.....	New York.
True Craftsman's Union.....	New York.
Union Benefit League.....	New York.
Union Mutual Accident.....	Chicago, Ill.
Union Mutual*.....	Bath.
Union Mutual.....	Battle Creek, Mich.
Union Life and Casualty.....	Syracuse.
Union Mutual Benefit.....	Boston, Mass.
Union Mutual Benefit.....	New York.
United Friends†.....	New York.
United Hebrew Orthodox.....	New York.
United Life Insurance†.....	New York.
United Order of American Stairbuilders.....	New York.
United States Benevolent Fraternity.....	Baltimore, Md.
United States Benevolent Society.....	Saginaw, Mich.
United States Masonic Benevolent.....	Council Bluffs, Ia.
United States Mutual Accident†.....	New York.
Universal Benevolent†.....	Syracuse.
Universal Indemnity†.....	Syracuse.
Universal Mutual Support and Aid.....	New York.
Utica Mutual Benefit.....	Utica.
Volunteer Exempt and Veteran Firemen's Sons.....	New York.
Volunteer Firemen's.....	New York.
Western New York Masonic Relief Association*.....	Rochester.
Western New York Mutual Accident.....	Custile.
Western New York Relief Association*§.....	New York.
Western Union Mutual Life and Accident.....	Detroit, Mich.
Williamsburgh Masonic Mutual Benefit.....	Brooklyn.
Women's Fraternal League.....	Buffalo.
Women's Mutual Insurance and Accident Company.....	New York.
Workingmen's Mutual Benefit Life and Accident.....	Silver Creek.
Workingmen's Club.....	New York.
Workingmen's Protective Union.....	Coeymans.
Working Women's Society for the Relief of the Sick.....	New York.
Workmen's Children Death Benefit Fund of U. S. A.....	New York.

\* Name changed. † Placed in hands of receiver. § Placed in hands of Department under section 63, Insurance Law. ¶ Reinsured in Federal Casualty Co.

LIFE AND CASUALTY ASSOCIATIONS AND FRATERNAL BENEFIT SOCIETIES PLACED IN HANDS OF RECEIVERS prior to the passage of Chapter 300 of the Session Laws of 1909, now Known as Section 63 of the Insurance Law, Providing for Proceedings Against and Liquidation of Delinquent Insurance Corporations by the Superintendent of Insurance

NAME OF ASSOCIATION OR ORDER	Location	Name of receiver	Location
American Life Association	Syracuse	Geo. W. Salisbury	Casenvovia.
American Sick Benefit and Accident Association	New York	John M. Gardner	Potter Building, N. Y.
Chautauqua Mutual Life	Mayville	Theodore Wilder	Rochester
Citizens' Mut. Life Ins. Ass'n	New York	Rolin M. Morgan	Times Bldg., N. Y.
Commercial Trav. Life Ass'n	Syracuse	Jacob Amos and Jas. E. Ratchford	Syracuse.
Co-operative Life and Acc. Ass'n	New York	Wm. J. Lacey	36 Nassau st., N. Y.
Empire Life Ins. Co.	New York	Edward Browne	150 Nassau st., N. Y.
Empire Mutual Union	Syracuse	Jabez H. Norton	Syracuse.
Empire Order of Mut. Aid	Ballston	George W. Maxon	Ballston.
Empire Sick and Acc. Co.	Troy	W. L. Mott	Troy.
Equal Rights Life Ins. Ass'n	Albany	T. A. Williamson	Albany.
Familiable Res. Fund Life Ass'n	New York	John H. Van Olahn	New York.
Family Fund Society	New York	Francis V. S. Oliver	220 Broadway, N. Y.
Flour City Life Association	Rochester	Fred W. Smith	Rochester.
Guaranty Mut. Acc. Ass'n	New York	Arthur S. Luria	195 Broadway, N. Y.
Guarantee Alliance	Elmira	S. F. Higgins	291 Broadway, N. Y.
Home Providt. Safety Fund Ass'n	New York	Chas. H. Daniels	95 Nassau st., N. Y.
Home Benefit Association	New York	David McClure	22 William st., N. Y.
Income and Life Association	New York	James J. Nealis	251 E. Broadway, N. Y.
Industrial Benefit Association	Syracuse	Jas. E. Ratchford	Syracuse.
Life and Reserve Association	Buffalo	Herman Waterman	Buffalo.
Locomotive Firemen's Brotherhood Health and Acc. Ass'n	Schenectady	Norman N. Hicks	Schenectady.
The Life Union	New York	David McClure	22 William st., N. Y.
Manufacturers' Acc. Indemnity Co.	Geneva	D. J. Van Auken	Geneva.
Masonic and Ministerial Relief Association	Chatham		
Masonic Assurance Ass'n	New York	Maunsell B. Field	32 Nassau st., N. Y.
Mercantile Benefit Ass'n	New York	John A. Wickes	100 Broadway, N. Y.
Mutual Benefit Associates	Rochester	Jas. L. Hotchkiss	Rochester.
Mut. Ben. Life Ass'n of America	New York	S. W. Milbank	177 Broadway, N. Y.
Mutual Relief Society	Rochester	H. T. Braham	Rochester.
National Mutual	New York	Chas. H. Daniels	95 Nassau st., N. Y.
National Benefit Society	New York	David McClure	22 William st., N. Y.
N. Y. Mutual Acc. Ass'n	Utica	Geo. E. Dennison	Utica.
N. Y. State Mutual Ben. Ass'n	Syracuse	David McClure	22 William st., N. Y.
Ontario Mutual Acc. Ass'n	New York	Harry H. Beadle	320 Union st., B'k'lyn.
Orden Germania	New York	Benno Lewison	119 Nassau st., N. Y.
Order of Select Knights	Buffalo	Carlson H. White	Buffalo.
Patrons' Aid Society	Elmira	E. J. Young	Elmira.
Protective Life Association	Rochester	Henry W. Conklin	Wilder Bldg., Rochester.
Provident Fund Society	New York	Arthur M. Sanders	206 Broadway, N. Y.
Royal Templars of Temperance	Buffalo	Geo. G. Munger	Erie County Sav. Bank Building, Buffalo.
Tradesmen's Life Ins. Co.	New York	W. A. Shepard	111 Broadway, N. Y.
Triennial Benefit League	Brooklyn	William J. Carr	189 Montague street, Brooklyn.
United Friends	New York	Isaac B. Barrett	Albany.
United Life Ins. Association	New York	B. S. McKean	79 E. 130th st., N. Y.
United States Mut. Acc.	New York	H. W. Gray	35 Wall st., N. Y.
Universal Benevolent Ass'n	Syracuse	L. L. Waters	Syracuse.

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# STATISTICAL TABLES

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LIFE AND CASUALTY ASSOCIATIONS

AND

FRATERNAL BENEFIT SOCIETIES

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**Assessment Life and Casualty**  
**TABLE No. I — ASSETS AND LIABILITIES**  
*Summary and Classification of the Assets and Liabilities of Assessment Insurance Associations transacting business in this State for the year ending December 31, 1920*

ASSOCIATIONS	ASSETS						LIABILITIES			
	Real estate	Mortgage loans	Bonds and stocks	Cash in office and in bank	Other assets	TOTAL ASSETS	Reserve or emergency fund	Claims unpaid	Other liabilities	TOTAL LIABILITIES
Columbian Protective	\$216,297 35		\$33,574 18	\$5,395 17	\$4,308 08	\$43,277 43	\$914 12	\$2,592 00	\$2,860 02	\$6,366 14
Commercial Travelers Mutual Accident	26,428 34		928,160 00	32,466 54	84,999 23	1,261,923 11	557,376 00	245,525 00	78,390 33	881,291 33
Cremieux Benevolent Society	2,752 42	\$8,000 00	6,000 00	8,232 38	334 38	48,995 10	680 00	500 00	131 00	1,311 00
Empire State Degree of Honor		285,025 00	61,301 30	39,409 72	24,470 22	412,988 96	14,884 80	15,000 00	1,315 26	31,200 06
Exposimont's Mutual Benefit			717,487 74	29,145 64	153,601 99	900,245 37	805,142 00	10,000 00	85,103 37	900,245 37
Gold and Stock Life			6,860 00	3,901 96	1,205 61	11,967 57	633 15	5,250 00	170 06	6,053 21
Golden Eagle			119,950 00	141,150 92	5,725 28	266,786 20	10,605 83	3,206 23	1,185 05	14,997 11
Insurance Clerks' Mutual Benefit		28,750 00	98,903 38	9,473 24	4,369 64	141,496 26	2,700 00	3,000 00	686 76	6,386 76
Jewelers' Safety Fund Society		55,775 00	341,970 00	69,131 26	5,730 63	416,331 89	102,415 89	147,400 00	314,416 00	416,331 89
Masonic Life			208,910 00	60,899 31	3,484 29	329,068 60	56,212 47	147,400 00	47,654 07	351,266 54
Mutual Benefit Ass'n of Suffolk County		13,050 00	49,670 00	5,414 62	21,558 71	385 50	1,229 80	6,000 00	2,020 00	9,249 80
National Accident Society		43,700 00	53,375 00	7,879 17	4,628 20	109,482 37	2,560 00	10,000 00	555 00	50,134 37
New York Physicians' Mutual Aid			14,927 60	6,229 79	1,354 06	22,511 45	432 00	940 07	1,543 43	2,915 50
New York Safety Reserve Fund			16,081 74	33,240 39		49,322 13		1,000 00		1,000 00
Postal Employees' Mutual Aid			5,850 00	27,215 69	262 40	33,228 09	165 00	155 40	57 85	378 25
St. Lawrence Life		3,000 00	3,429 40	7,138 43	1,633 33	15,401 16	500 00	1,500 00	1,735 51	3,735 51
Seventh Regt. Veteran and Active League		57,300 00	10,000 00	16,528 28	2,447 78	86,276 06	7,883 85	1,500 00	1,109 45	9,493 30
Sweedsh Mut. Aid Soc. Scandinavia in N. Y.		18,300 00	225,327 50	12,161 14	15,561 32	271,369 96	8,589 68	22,000 00	1,513 84	32,103 52
Telegraph and Telephone Life			111,790 70	7,088 85		119,845 53	1,655 14	1,367 00	1,969 75	4,991 89
Workingman's Co-op. Ass'n of N. Y.										
<b>TOTALS</b>	\$245,508 11	\$512,900 00	\$3,013,528 54	\$543,671 21	\$332,725 95	\$4,648,333 81	\$1,450,193 84	\$591,836 67	\$571,365 94	\$2,643,096 45

TABLE No. II — INCOME  
 Showing the nature and sources of the Income of ASSESSMENT INSURANCE ASSOCIATIONS transacting business in this State for the year ending December 31, 1920

ASSOCIATIONS	PAID BY MEMBERS			Interest	Other income	TOTAL	Excess of income over disbursements	Excess of disbursements over income
	Assessments	Other payments by members						
		Membership fees						
Columbian Protective	\$127,901 31	\$58,779 00	\$116,990 00	\$1,067 53	\$16,284 71	\$128,968 84	\$15,038 45	\$26,434 46
Commercial Travelers' Mutual Accident	947,500 00	2,601 35		43,063 94	1,818 96	1,192,606 65	3,041 18	
Cremona Benefit Society	2 50	66 50		749 32	145 67	5,172 13	25,828 87	
Empire State Degree of Honor	187,550 76	6,600 04		19,180 40		209,107 77	46,904 25	
Expressmen's Mutual Benefit	133,553 98			35,363 06		175,557 08		
Gold and Stock Life	10,210 65	62 00		545 01		10,817 66	2,596 56	
Golden Eagle	109,812 34		570 75	8,951 09		119,334 18	34,369 94	
Insurance Clerks' Mutual Benefit	31,721 98	1,180 00	6,595 50	6,305 37	655 58	46,458 43	18,303 40	
Jewelers Safety Fund Society	670,931 81		371,514 40	21,067 16	220 51	392,792 07		11,757 19
Masonic Life			254 00	16,416 02	995 68	688,597 51		4,181 27
Mutual Benefit Ass'n of Suffolk County	40,748 40	14 00	39 20	603 76	5,198 81	46,604 16	804 73	
National Accident Society	180,809 52	14,916 00		2,965 35	402 31	199,093 48	164 99	
New York Physicians' Mutual Aid	46,266 00		387 00	4,689 28	50 00	51,392 28	11,976 38	
New York Safety Reserve Fund	65,603 45			559 64	149 53	66,312 62	6,706 52	
Postal Employees' Mutual Aid	14,294 50	1,188 58	439 42	2,141 45	2,301 76	20,365 71	2,943 93	
St. Lawrence Life	28,720 03	5 00	21 98	1,250 94	400 00	30,397 92	432 98	
Seventh Regt. Veteran and Active League	6,895 40		100 00	844 12	50 61	7,890 13	188 83	
Swedish Mutual Aid Soc. "Scandia" in N. Y.	38,863 49	422 75		3,276 86		42,563 12	7,572 31	
Telegraph and Telephone Life	89,787 76	4 00		15,074 91		104,866 67	3,284 70	
Workman's Co-op. Ass'n of U. I. L. of N. Y.	108,533 66		32 00	4,066 06	3,387 80	111,039 52	28,545 44	
<b>TOTALS</b>	<b>\$2,854,707 84</b>	<b>\$79,238 18</b>	<b>\$508,768 70</b>	<b>\$188,211 28</b>	<b>\$32,081 93</b>	<b>\$3,639,977 93</b>	<b>\$208,403 56</b>	<b>\$42,372 92</b>



## Assessment Life and Casualty

TABLE No. III — DISBURSEMENTS  
 Summary and classification of the various items comprising the disbursements of ASSESSMENT INSURANCE ASSOCIATIONS transacting business in this State for the year ending December 31, 1920

ASSOCIATIONS	Claims paid	Other payments to members	Commissions	Subsides, medical fees, etc.	Rent	Legal expenses	Advertising and printing	Other disbursements	Total Disbursements, Extra
Columbian Protective	\$30,185 63		\$22,580 66	\$46,181 42	\$2,387 50	\$438 00	\$2,484 27	\$9,604 01	\$113,050 39
Commercial Travelers' Mutual Accident	895,295 40	\$11,000 00		135,968 12	9,893 40	2,244 17	74,794 01	70,967 11	1,209,941 41
Cremieux Benevolent Society	1,223 00			359 00	60 75		78 00	428 20	2,130 96
Empire State Degree of Honor	147,269 16		4,773 00	14,708 09		1,410 68	1,908 09	13,191 38	163,278 90
Expressmen's Mutual Benefit	60,000 00	7,189 53	5,631 81	38,768 79	544 98	180 00	2,835 00	13,733 72	128,962 88
Gold and Stock Life	7,350 00		48 00	215 00			342 37	265 73	8,221 10
Golden Eagle	33,031 00		26,823 58	16,650 00	480 00	50 00	1,269 89	6,379 67	64,964 24
Insurance Clerks' Mutual Benefit	20,000 00	100 00	831 00	4,655 14	781 23		317 25	1,499 81	23,155 02
Jewelers Safety Fund Society	151,513 14	218,794 41		29,511 07		1,120 86	2,366 73	953 58	404,949 20
Masonic Life	333,700 00		54,262 92	46,822 93	2,500 00	2,729 84	5,669 81	47,103 78	692,778 78
Mutual Benefit Ass'n of Suffolk County	39,333 33		5 00	920 00	28 00	11 00		5,505 10	45,799 43
National Accident Society	55,619 71		91,677 43	32,852 66	3,305 66	1,240 32	5,377 79	8,863 92	198,928 49
New York Physicians' Mutual Aid	35,000 00			2,255 00	960 00	125 00	608 52	537 38	39,415 90
New York Safety Reserve Fund	12,750 40		25,031 06	13,587 09	2,160 00	134 80	2,287 07	3,719 66	66,606 10
Postal Employees' Mutual Aid	16,000 00			400 00			137 50	884 28	17,421 78
St. Lawrence Life	7,006 82		5,065 36	12,085 33	2,764 49	433 19	501 51	2,018 24	29,864 94
Seventh Regt. Veteran and Active League	7,000 00			450 00	80 00		84 90	76 00	7,701 20
Swedish Mutual Aid Society—Scandinavia in N. Y.	30,000 00		1,332 50	2,633 00	320 00		264 11	411 20	35,010 81
Telegraph and Telephone Life	92,872 00			4,007 90		24 67	1,780 27	1,896 13	101,581 97
Workmen's Co-op. Ass'n of U. I. L. of N. Y.	25,067 49	38 23	22,864 79	26,970 00	1,800 00	312 90	822 37	4,618 21	82,494 06
<b>Totals</b>	<b>\$2,204,541 08</b>	<b>\$237,112 17</b>	<b>\$260,967 13</b>	<b>\$430,295 44</b>	<b>\$27,664 01</b>	<b>\$10,423 02</b>	<b>\$104,001 26</b>	<b>\$198,973 18</b>	<b>\$3,473,947 29</b>

TABLE No. IV — EXHIBIT OF CERTIFICATES — (Total Business)  
 Showing number of certificates and amount of insurance in force on December 31, 1919, written and terminated during 1920, and in force December 31, 1920, on total business of ASSESSMENT INSURANCE ASSOCIATIONS

ASSOCIATIONS	IN FORCE DECEMBER 31, 1919		WRITTEN AND IN- CREASED DURING 1920		TOTAL		TERMINATED DURING 1920		IN FORCE DECEMBER 31, 1920	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Columbian Protective	6,652	\$1,368,139	7,068	\$1,529,767	13,720	\$2,897,896	4,248	\$612,663	9,505	\$2,285,233
Commercial Travelers' Mutual Accident	115,106		32,355		147,461		8,117		139,344	
Cremieux Beneficial Society	161	74,700	7	3,800	168	78,500	3	1,500	165	77,000
Empire State Degree of Honor	7,894	6,740,750	584	475,500	8,478	7,216,250	573	559,500	7,906	6,656,750
Expressmen's Mutual Benefit	4,115	4,437,744	7,746	9,336,097	11,861	13,763,841	268	298,500	11,593	13,465,341
Gold and Stock Life	1,090	545,000	78	39,000	1,168	584,000	123	61,500	1,045	522,500
Golden Eagle	9,040	1,321,338	2,756	429,349	11,796	1,750,737	1,201	152,453	10,595	1,598,284
Insurance Clerks' Mutual Benefit	2,151	2,151,000	214	214,000	2,365	2,365,000	187	187,000	2,208	2,208,000
Jewelers' Safety Fund Society	1,840	28,965,400	1,416	35,384,100	2,756	64,349,500	1,544	33,301,400	1,212	31,048,100
Masonic Life	16,040	29,584,500	2,201	5,141,150	18,241	34,725,650	1,146	2,480,650	17,095	32,245,000
Mutual Benefit Ass'n of Suffolk County	1,176	1,176,000	5	5,000	1,181	1,181,000	63	63,000	1,118	1,118,000
National Accident Society	11,322	23,670,750	12,966	20,051,300	24,288	43,723,050	11,000	17,201,800	13,288	26,520,250
New York Physicians' Mutual Aid	2,578	2,578,000	50	50,000	2,628	2,628,000	38	38,000	2,590	2,590,000
New York Safety Reserve Fund	4,738		3,889		8,627		3,713		4,914	
Postal Employees' Mutual Aid	839	839,000	8	8,000	847	847,000	24	24,000	823	823,000
St. Lawrence Life	2,000	253,619	682	89,323	2,772	342,942	675	90,049	2,097	257,893
Seventh Regt. Veteran and Active League	487	243,500	5	2,500	492	246,000	35	19,000	457	227,000
Seward Mutual Aid Society "Boards" in N. Y.	2,071	1,685,000	116	80,000	2,187	1,765,000	77	61,000	2,110	1,704,000
Telegraph and Telephone Life	4,383	4,012,500	19	14,500	4,401	4,027,000	258	225,873	4,143	3,801,127
Workman's Co-op. Ass'n of U. I. L. of N. Y.	19,484	1,663,575	7,583	613,746	27,067	2,277,321	7,446	579,453	19,621	1,637,863
<b>TOTALS</b>	<b>212,814</b>	<b>\$111,295,555</b>	<b>79,748</b>	<b>\$73,497,133</b>	<b>292,562</b>	<b>\$184,692,687</b>	<b>40,705</b>	<b>\$45,936,966</b>	<b>251,857</b>	<b>\$128,755,701</b>

**Assessment Life and Casualty**

TABLE No. V — EXHIBIT OF CERTIFICATES — (New York State Business)

Showing number of certificates and amount of insurance in force December 31, 1919, written and terminated during 1920, and in force December 31, 1920, on business in the State of New York of ASSESSMENT INSURANCE ASSOCIATIONS

	In Force December 31, 1919		Written and In- creased During 1920		Total		Terminated During 1920		In Force December 31, 1920	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Columbian Protective	6,267	\$1,188,820	6,423	\$1,328,030	12,690	\$2,517,750	3,924	\$404,666	8,766	\$2,113,083
Commercial Traveler's Mutual Accident	59,371	74,700	16,157	3,600	75,528	78,300	4,068	1,500	71,460	77,000
Cremic-Benolent Society	161	5,190,000	7	454	6,629	5,670,500	3	452,750	6,626	5,117,750
Empire State Degree of Honor	6,682	887,940	2,492	2,692,800	3,376	3,580,740	445	31,000	3,347	3,552,740
Expression's Mutual Benefit	914	545,000	78	39,000	1,018	584,000	123	61,500	1,045	522,500
Gold and Stock Life	9,040	1,231,338	2,756	429,240	11,796	1,760,578	1,201	182,453	10,595	1,578,125
Golden Eagle	2,151	2,151,000	2,114	2,114,000	2,365	2,365,000	1,157	157,000	2,208	2,208,000
Lawrence's Mutual Benefit	1,340	28,985,400	1,416	35,384,100	2,756	64,369,500	1,544	33,301,400	2,212	31,068,100
Lawyer's Safety Fund Society	9,605	16,967,000	1,106	2,568,900	10,611	19,535,900	684	1,360,800	9,927	18,175,100
Masonic Life	1,176	1,176,000	5	5,000	1,181	1,181,000	63	63,000	1,118	1,118,000
Mutual Benefit Ass'n of Suffolk County	9,519	12,628,650	8,649	12,432,550	18,168	25,061,200	7,724	7,757,500	10,444	17,303,700
National Accident Society	2,573	2,578,000	50	50,000	3,023	2,628,000	338	38,000	2,685	2,590,000
New York Physicians' Mutual Aid	4,330	839,000	3,473	8,000	7,803	847,000	3,132	24,000	4,671	823,000
New York Safety Reserve Fund	889	232,990	682	82,965	1,571	315,955	611	84,366	1,960	231,589
Postal Employees' Mutual Aid	487	243,500	2,500	2,500	2,987	2,743,500	215	246,000	2,772	2,497,500
St. Lawrence Life	457	1,685,000	5	80,000	4,602	1,765,000	77	41,000	4,525	1,724,000
Swedish Mutual Aid Society - Scandin.	2,071	4,012,500	116	14,500	2,187	4,027,000	266	225,573	2,110	3,801,427
Swedish Mutual Aid Society - Scandin. in N. Y.	4,382	1,606,575	7,853	613,740	27,067	2,217,321	7,446	679,458	19,621	1,931,867
Telegraph and Telephone Life	19,484	1,606,575	7,853	613,740	27,067	2,217,321	7,446	679,458	19,621	1,931,867
Workingmen's Co-op. Ass'n of U. I. of N. Y.	142,661	823,690,481	53,023	\$65,300,100	194,684	\$138,980,650	31,825	\$44,805,000	163,159	\$94,145,584
<b>TOTALS</b>										

**Fraternal Benefit Societies**

TABLE No. VI — ASSETS AND LIABILITIES

*Summary and classification of the Assets and Liabilities of FRATERNAL BENEFIT SOCIETIES transacting business in this State for the year ending December 31, 1920*

SOCIETIES	ASSETS					LIABILITIES				
	Real estate	Mortgage loans	Bonds and stocks	Cash in office and bank	All other assets	TOTAL ASSETS	LOSSES AND CLAIMS		All other liabilities	TOTAL LIABILITIES
							Due and unpaid adjusted and unadjusted	Reserved		
Aid Association for Lutherans, Wis.	\$19,700 00	\$376,866 33	\$994,891 41	\$7,178 95	\$28,641 24	\$1,355,198 02	\$1,250 00	.....	\$11,028 55	\$12,278 55
American Benefit Association	.....	.....	5,312 85	1,158 24	1,158 40	19,874 52	250 00	.....	5 00	255 00
American Insurance Union, Ohio	345,323 12	291,499 99	192,324 00	20,849 53	206,567 11	1,061,919 76	190,541 98	\$13,336 70	90,534 86	294,413 49
American Life Society of New York	.....	.....	18,881 00	27,158 06	281 94	46,326 60	6,376 36	.....	28,279 61	34,068 97
Ancient Order United Workmen of Conn., Conn.	108,000 00	.....	538,455 00	2,943 58	249,156 19	896,554 77	8,886 00	.....	695,457 51	704,293 51
Artisans' Order of Mutual Protection, Penn.	.....	1,616,350 00	.....	85,090 19	24,877 26	1,726,247 44	17,335 00	.....	56,887 61	74,222 61
Boys' National Vardand van Nederland	.....	.....	1,600 00	5,570 72	16 90	28,321 62	1,950 00	.....	.....	1,950 00
Beneficial Assn of Ry. Employees III	.....	.....	263,802 00	105,551 38	71,813 73	431,167 11	30,169 96	.....	5,745 31	38,903 27
Beneficial Society of U.S. for Proprietors of Cremona	.....	.....	.....	13,066 57	1,422 19	28,988 76	443 50	.....	.....	443 50
Ben Hur, Supreme Tribe, Ind.	270,963 53	99,280 00	2,089,067 12	185,668 71	52,347 06	2,665,296 42	116,185 68	7,000 00	22,633 56	148,819 24
Boys' British Ind. Order (Dist. No. 1)	317,500 00	135,100 00	5,700 00	10,844 49	4,674 22	473,818 71	4,768 00	.....	500 00	5,268 00
Boys' Abraham, Independent Order U.S. of A.	29,373 90	93,100 00	937,825 20	401,468 78	11,978 97	1,473,798 85	218,500 00	.....	4,447 85	222,947 85
Boys' Abraham (Order of), U. S.	.....	.....	58,072 80	35,064 40	56,541 25	149,678 45	76,679 00	.....	10,058 70	86,735 70
Boys' Grand Lodge, Ind. Ord. U. S. Grand Lodge, Penn.	.....	.....	26,239 82	29,503 08	66,287 65	488,900 55	57,100 00	.....	25,000 00	82,100 00
Brotherhood of American Yeomen, Iowa	161,055 68	3,486,209 24	330,777 14	378,398 50	510,216 51	4,866,627 07	1,226,585 21	21,900 00	367,351 97	1,615,837 18

## Fraternal Benefit Societies

TABLE No. VI — (Concluded)

SOCIETIES	ASSETS					LIABILITIES				TOTAL LIABILITIES
	Real estate	Mortgage loans	Bonds and stocks	Cash in office and bank	All other assets	TOTAL ASSETS	LOSSES AND CLAIMS		All other liabilities	
							Due and unpaid adjusted and unadjusted	Resisted		
Buffalo Police Mut. Aid & Ben. Ass'n			\$10,000 00	\$108,235 43	853 13	\$113,288 56	\$1,250 00		\$389 45	\$1,639 45
Catholic Benevolent Legion			406,660 00	329,273 21	3,418,064 61	4,183,997 82	20,881 06	\$9,000 00	4,001,207 26	4,080,088 33
Catholic Knights of America, Mo.			983,566 80	28,444 79	32,450 27	1,068,461 86	58,697 12	1,023 35	75,569 45	132,319 82
Catholic Women's Benevolent Legion		\$328,200 00	289,114 00	36,224 53	46,427 64	668,966 19	39,476 00	5,600 00	5,860 22	45,866 22
Columbian Circle, Ill.	\$15,269 82	28,171 22	453,169 00	78,685 96	53,381 13	627,677 13	126,071 77	3,000 00	24,020 57	152,092 34
Foresters, Ind. Order, Canada	1,197,780 00	3,657,660 46	11,227,669 23	255,242 80	27,508,295 71	43,746,548 20	295,519 54	3,060 00	42,843,465 31	43,142,034 85
Fraternal Mystic Circle, Penn.	87,000 00	344,940 00	109,600 00	35,624 78	138,887 27	665,962 05	66,609 72	5,000 00	494,298 13	566,907 86
Free Sons of Israel, Ind. Order	109,500 00	796,500 00	424,506 39	84,337 02	6,699 60	1,411,606 01	48,462 76		4,582,549 26	48,462 76
French Canadian Artisan Soc., Can.	130,000 00	744,937 25	3,516,153 34	38,868 94	440,516 62	4,870,476 15	57,991 63		288,596 53	4,660,440 78
German Baptists Life Association		149,400 00	12,060 00	30,994 95	106,902 57	299,347 52				288,596 53
Golden Cross, United Order of Tenn.	6,300 00		79,514 32	18,178 99	43,229 45	147,222 76	34,183 34	6,500 00	1,569 98	42,183 32
Golden Seal Assurance Society	69,509 00	183,483 35	284,906 84	36,747 47	266,749 22	780,365 88	19,161 00		676,153 27	695,314 27
Grand Carmolitan Slovenian Catholic Union, Ill.	10,300 00	56,030 00	634,337 00	38,413 43	9,206 74	748,287 17	32,177 38		553 10	32,730 48
Jewish Nat. Workers' All. of Amer.		18,000 00	84,436 55	30,194 99	3,623 09	136,214 63	3,278 00		47,916 08	51,194 08
Junior Order Benefit Association		13,000 00	37,675 60	61,585 28	6,647 93	118,878 81	4,750 00		196 81	4,946 81
Knights of Columbus, Conn.	145,000 00	652,750 00	1,340,118 62	318,389 28	237,819 86	11,594,077 70	188,762 86	2,000 00	9,019,404 00	9,210,166 86
Knights of Joseph, Ohio		20,080 00	10,864 00	40,680 43	9,370 56	81,034 28	250 00		1,250 00	1,480 00
Knights of Pythias, Int. Dept., Ind.		200,000 00	11,213,866 06	68,892 32	887,405 09	12,370,182 47	166,232 82	3,000 00	11,179,028 06	11,347,320 88
Ladies Catholic Benev. Ass'n, Penn.		1,048,665 00	3,437,128 90	768,720 99	317,418 53	5,571,823 42	198,285 72		3,483 34	162,769 07
Ladies of the Masceboos, Mich.	60,000 00		1,687,846 70	57,321 09	72,100 98	1,777,268 64	76,609 15		16,137 56	92,746 71
Loyal Association, N. J.			108,450 00	37,776 00	12,905 29	159,131 29	14,000 00	2,000 00		16,000 00
Masceboos, Mich.	192,471 60		13,566,133 08	642,878 26	774,303 16	15,106,778 26	1,875,781 26	10,414 40	1,015,761 34	2,901,538 96
Masceboos Grt. Camp for New York	48,000 00		101,568 22	16,965 35	9,427 91	176,561 48	7,867 99			7,867 99
Masonic Mutual Life Ass'n of the D. C. D. C.	176,897 44	1,101,625 07	688,380 00	125,157 32	942,600 74	3,034,670 87	52,545 30		2,983,810 72	3,006,166 02
Modern Workmen of America, Ill.	1,627,568 45	1,299,875 00	13,289,878 70	3,266,105 26	2,145,448 09	21,627,665 60	2,098,745 15	187,000 00	96,730 00	2,370,475 15

Mat. Ben. A. of Pa. R. R. Emp., Pa.	3,500 00	159,199 19	7,694 09	17,121 17	187,414 42	3,475 00	2,342 00	5,817 00
Nat. Frat. Society of the Deaf., Ill.	179,196 71	100,339 63	1,862 87	3,982 29	285,101 19	1,450 00	912 27	2,362 27
National Protective Legion	16,000 00	49,980 00	7,829 87	28,400 31	145,210 18	10,036 90	39,016 15	49,053 95
Nat. Slovak Soc. of the U. S. of A., Pa.	106,517 63	1,282,564 00	280,428 74	194,905 02	1,904,811 23	66,357 55	187,668 79	224,526 34
Nat. Union Assurance Society, Ohio	124,431 36	1,362,995 00	223,619 18	825,452 85	2,563,188 39	240,500 00	1,607,190 36	1,907,690 36
Order of the Iroquois		32,072 25	41,982 69	2,483 07	76,448 01	1,000 00	287 65	1,287 65
Order of Mutual Protection, Ill.	593,090 00	5,000 00	3,163 22	20,933 27	622,126 49	13,442 07	13,442 07	13,442 07
Polish National Alliance of Brooklyn	12,000 00	116,000 00	21,004 07	1,436 41	9,763 00	1,533 91	1,533 91	11,326 91
Polish Nat. A. of the U. S. of N. A., Ill.	37,160 00	4,160,250 00	170,477 72	94,168 37	6,424,052 69	343,999 14	549 60	344,663 74
Polish Roman Catholic Union, Ill.	100,224 04	2,678,100 09	52,592 46	59,792 67	3,314,799 55	192,200 93	10,770 14	205,221 07
Polish Union of America	100,000 00	144,175 00	28,744 52	67,451 21	370,370 73	7,111 35	78,315 89	85,427 24
Protected Home Circle, Penn.	106,006 00	100,261 63	627,856 11	11,864 59	191,990 56	134,000 00	118,565 83	278,566 83
Royal Arcanum, Mass.	51,395 05	7,432,866 65	1,013,643 69	727,656 43	9,223,871 77	527,583 49	1,959 29	579,542 78
Royal Neighbors of America, Ill.	25,000 00	4,170,400 64	4,471,932 63	541,179 31	6,208,532 86	412,385 26	35,250 00	483,565 26
Slovenic Nat. Benefit Society, Ill.	11,875 00	659,143 75	46,533 91	12,788 80	729,640 46	58,693 23		58,693 23
Sons of Norway, Ind. Order, Minn.	277,150 00	45,270 00	28,390 43	7,873 41	358,083 84	600 00		600 00
Sons of Zion		121,646 50	5,960 90	1,200 09	128,707 49	3,350 00	97,077 55	100,457 55
Travelers Protective Ass'n of A., Mo.		529,604 00	179,194 31	7,545 01	718,343 32	86,716 04	56,689 58	164,905 62
True Friends, Ind. Order		7,000 00	20,809 23	4,364 19	32,063 42	2,766 34		2,766 34
Ukrainian National Ass'n, N. J.	15,000 00	46,470 00	260,700 98	4,982 01	560,552 99	16,396 42	100,120 43	116,516 85
Union St. Jean Bap. d'Amor., R. I.	42,731 00	1,329,612 43	78,787 98	48,111 54	1,569,492 95	10,304 12	500 00	9,086 57
Un. Commur. Trav. of Amortus, Ohio	74,295 00	673,336 00	446,733 77	213,293 72	1,406,672 53	162,744 64	77,625 00	1,260 96
Unity Protective Inv. Ass'n			5,712 14	523 92	6,236 06	10,823 39		10,823 39
Woman's Benefit Ass'n of the Maces-bees, Mich.			560,955 00	387,428 66	14,576,008 75	212,171 52	1,250 00	70,710 23
Woodmen Circle, Sup. Forest, Nebr.	576,742 09	8,612,571 58	446,550 37	408,465 47	9,517,587 42	369,075 18	47,248 23	418,823 41
Woodmen of the World, Sov. Camp, Nebr.			1,532,126 60	1,981,211 47	43,289,276 83	2,255,974 66	204,393 91	108,338 84
Workmen's Benefit and Benev. Ass'n	1,702,024 91	37,950,913 85	35,440 78	4,647 19	66,987 94	510 00		2,568,707 41
Workmen's Circle	99,961 57	1,102,876 00	100,888 13	14,410 70	1,420,335 40	99,191 85	27,835 51	87,027 36
Workmen's Sick and Death Benefit Fund, U. S. of A.	18,000 00	1,237,650 00	63,302 18	160,984 43	1,479,866 61	45,530 64	900 00	1,082 53
TOTALS	\$8,239,549 05	\$26,864,177 09	\$159,064,403 87	\$44,023,109 67	\$2,859,879 35	\$12,659,668 74	\$672,303 26	\$94,610,106 89

**Fraternal Benefit Societies**

**TABLE No. VII — INCOME**

*Showing the nature and sources of Income of FRATERNAL BENEFIT SOCIETIES transacting business in this State for the year ending December 31, 1920*

ORDER OR SOCIETY	PAID BY MEMBERS				Interest and rent	All other income	TOTAL Income	Excess of income over disbursements	Excess of disbursements over income
	Assessments	Per capita tax	Membership fees	All other payments					
Aid Association for Lutherans, Wis.	\$339,488 80	\$1,290 48	\$16,395 38	\$102,730 51	\$61,943 48	\$3,922 10	\$925,780 75	\$271,719 84	
American Benefit Association	6,688 01	583 10	24 50		404 86		7,760 47	4,531 44	
American Insurance Union, Ohio	1,962,694 27	1,105 97	26,978 87	1,894 89	49,030 96	66,506 36	2,108,141 32	29,568 07	
American Life Society of New York	74,943 90			230 72	1,587 25	5,535 17	80,297 04	21,468 22	
Ancient Order United Workmen of Connecticut, Conn.	178,598 00	6,910 26		8,565 37	31,126 17	7,935 82	233,135 62	14,750 07	
Artisans' Order of Mutual Protection, Penn.		407,646 06	1,564 80		84,013 06	49,323 01	542,546 93	245,881 47	
Bayerische National Verband von Nord Amerika	22,513 13	3,639 82	387 50		1,820 97	991 67	29,343 69	4,581 19	
Benefit Association of Railway Employees, Ill.	822,834 52	56,541 25		2,234 77	7,061 12	887,671 66	149,712 27	149,712 27	
Benefit Society of U. S. for Prop. of Cremation, Ben Hur, Supreme Tribe, Ind.	14,364 00		377 00		1,011 27	4 00	16,748 27	3,043 40	
	1,729,543 59	567 74		1,089 00	122,161 98	5,090 21	1,868,452 52	505,754 94	
Brnai Brith, Ind. Order (District No. D), Ind.	61,542 48	3,814 46			19,112 90	29,233 78	113,703 64	782 28	
Brith Abraham, Independent Order U. S. of A.	1,167,876 40	66,108 43			56,284 80	23,596 27	1,302,865 90	256,883 31	
Brith Abraham (Order of U. S. Grand Lodge)	332,709 40	28,727 33		528 61	3,523 60	4,626 74	370,115 68		
Brith Shalom Ind. Order U. S. Grand Lodge, Penn.	350,350 91				14,564 90	61,912 03	426,817 74	112,291 16	
Brotherhood of American Yeomen, Iowa	3,555,044 39	540,725 12	6,887 25	28,733 76	203,162 91	130,529 63	4,465,073 06	402,032 21	
Buffalo Police Mutual Aid and Benefit Association	9,045 00		630 00	15 00	3,684 90	20,560 12	33,935 02	16,243 02	
Catholic Benevolent Legion	336,225 90	11,803 44		4,090 08	26,203 89	6,677 81	384,991 12	125,701 77	
Catholic Knights of America	427,177 01	33,828 08		476 25	54,392 60	36,795 83	562,671 77	22,110 31	
Catholic Women's Benevolent Legion	201,637 62	12,560 08		43 00	30,361 76	2,868 97	247,848 43	16,983 86	
Columbian Circle, Ill.	565,647 88	27,302 99	860 55	2,837 45	29,369 83	93,237 82	716,256 52	712 65	
Foresters, Independent Order, Canada	3,428,598 19				2,056,579 13	33,087 52	5,518,244 84	368,963 37	
Fraternale Myrie Circle, Penn.	461,680 64			301 50	30,097 06	4,759 39	496,738 59	87,770 36	
Free Sons of Israel, Independent Order	264,294 31	16,391 50			69,349 17	1,224 96	351,269 94	67,029 99	
French Canadian Artisans' Society, Canada	880,664 78	87,290 24		5,864 35	234,617 68	54,522 54	1,262,959 59	554,540 34	
German Deytles' Life Association	45,787 13	6,785 67	385 00	607 78	9,616 90	5,270 86	66,353 34	28,070 44	

Golden Cross, United Order of, Tenn.	431,130 72	241 00	220 00	5,097 50	314 20	437,003 42	26,721 64
Golden Seal Assurance Society	230,328 12	.....	380 50	25,044 70	2,090 15	257,992 97	60,499 05
Gr. Carmelitan Slovenian Catholic Union, Ill.	190,516 84	.....	10,720 63	31,488 51	1,927 82	223,263 55	82,290 87
Jewish National Workers' Alliance of America	6,639 57	10,377 14	13 00	760 15	14,457 68	25,863 05	25,863 05
Junior Order Benefit Association	64,125 80	.....	.....	.....	111 70	59,151 54	21,117 44
Knights of Columbus, Conn.	2,045 261 65	640,932 98	4,356 64	419,224 52	81,164 47	3,791,000 26	1,838,878 89
Knights of Joseph, Ohio	64,891 51	.....	190 00	2,544 82	92,900 36	1,07,963 36	2,675 06
Knights of Pythias, Insurance Dept., Ind.	2,739,746 54	13,703 00	.....	573,189 37	5,685 26	3,332,323 17	1,170,794 66
Ladies' Catholic Benevolent Association, Penn.	2,259,049 98	61,543 60	1,439 00	206,809 43	27,683 70	2,546,323 11	916,392 86
Ladies of the Macabees, Mich.	533,069 54	75,926 28	1,484 50	78,854 50	19,116 94	734,233 73	130,539 84
Loyal Association, N. J.	131,934 05	13,228 48	67 30	4,503 64	105 84	149,839 28	47,048 03
Macabees, Mich.	6,598,963 06	380,164 58	540 00	688,152 23	63,111 64	7,730,961 51	408,887 04
Macabees Great Camp for New York	87,073 37	.....	.....	9,594 16	88,333 35	186,078 74	7,428 82
Masonic Mutual Life Ass'n of the D. C., D. C.	1,699,371 87	1,615 98	1 00	112,155 90	164,254 94	1,975,683 51	630,220 13
Modern Woodmen of America, Ill.	23,438,200 73	1,944,896 09	15,330 50	473,781 42	236,035 90	26,107,444 64	6,835,947 21
Mutual Beneficial Ass'n of Penn. R. R. Emp., Penn.	45,081 05	8,009 22	3,628 00	7,353 48	1,771 64	66,839 43	38,908 37
National Fraternal Society of the Deaf, Ill.	59,534 68	27,343 10	87 75	12,001 28	1,483 18	1,08,030 99	59,655 14
National Protective Legion	296,784 91	7,781 66	90 50	8,738 39	68,687 71	376,068 13	12,682 62
National Slovak Society of the U. S. of A., Penn.	505,628 24	.....	.....	55,187 60	3,323 12	547,138 96	156,086 87
National Union Assurance Society, Ohio	3,211,086 18	5,583 05	308 50	63,224 88	155,075 60	3,435,015 21	371,213 56
Order of the Ironquois	33,214 65	.....	283 25	2,624 07	17 66	35,199 64	14,118 32
Order of Mutual Protection, Ill.	79,797 10	7,583 85	.....	34,181 31	863 03	122,423 29	18,850 33
Polish National Alliance of Brooklyn	5,458 90	.....	7,223 80	6,776 28	4,260 88	80,006 68	26,395 04
Polish National Alliance of the U. S. of N. A., Ill.	1,537,534 07	.....	1,004 80	250,173 41	18,741 53	1,800,298 90	642,512 95
Polish Roman Catholic Union, Ill.	81,961 65	2,108 75	35,635 10	160,276 25	107,773 13	1,323,719 33	445,374 00
Polish Union of America	104,731 90	.....	1,511 69	205,286 33	205,286 33	315,264 48	218,106 38
Protected Home Circle, Penn.	1,255,948 01	175,486 76	1,597 75	41,353 21	39,337 18	1,504,932 91	71,107 88
Royal Avancum, Mass.	6,183,443 08	294,713 76	159,811 25	330,415 89	13,402 47	6,956,785 44	1,752,746 71
Royal Neighbors of America, Ill.	5,541,947 87	562,983 27	7,731 75	130,026 31	60,008 90	6,256,029 10	2,708,820 25
Slovenian National Benefit Society, Ill.	521,768 39	.....	23,141 40	28,066 82	4,565 69	577,789 30	147,254 88
Sons of Norway, Independent Order, Minn.	74,373 94	11,786 50	278 50	14,614 14	4,276 06	107,448 14	67,679 15
Sons of Zion	28,295 70	10,195 27	241 40	4,176 00	20,547 11	63,493 48	18,239 48
Travelers Protective Association of America, Mo.	761,926 31	1,969 50	295 50	26,383 12	162 90	843,285 53	217,001 69
True Friends, Independent Order	25,005 00	.....	.....	788 71	112 18	28,476 39	6,357 25
Ukrainian National Association, N. J.	208,489 18	.....	1,065 00	19,371 78	26,233 97	255,069 93	61,726 05
Union St. Jean Baptiste d' Amerique, R. I.	410,303 69	.....	8,131 15	67,733 78	13,703 07	494,890 69	223,855 57
United Commercial Travelers of America, Ohio	1,089,751 50	48,645 00	58,370 00	45,991 80	42,074 30	1,284,732 60	319,374 54
Unity Protective Insurance Association	131,463 12	.....	.....	28 90	6,400 00	138,992 02	3,452 77
Women's Benefit Ass'n of the Macabees, Mich.	2,484,880 12	398,581 36	8,701 10	664,600 66	3,143 16	3,680,377 67	1,209,791 19
Woodmen Circle, Supreme Forest, Neb.	3,040,987 38	5,636 50	103,686 10	398,219 02	30,726 67	3,679,355 67	1,297,623 48



*Fraternal Benefit Societies*  
**TABLE No. VII — (Concluded)**

SOCIETIES	PAID BY MEMBERS					Interest and rent	All other income	Total Income	Excess of income over disbursements	Excess of disbursements over income
	Assessments	Per capita tax	Membership fees	All other payments						
Woodmen of the World, Sov. Camp, Neb.	\$15,812,114 39	\$9,354 35	\$39,043 37	\$316,000 25	\$3,066,604 43	\$369,000 23	\$18,412,206 10	\$5,223,506 34		
Workmen's Benefit and Benevolent Association	12,640 04		55 40		2,254 96		14,969 42	7,309 68		
Workmen's Circle	788,991 19		33,703 00	69,857 85	47,703 58	89,471 84	1,027,736 49	297,736 48		
Workmen's Sick and Death Benefit Fund, U. S. of A.	587,477 00		9,207 00	5,200 23	63,483 80	1,293 69	665,630 31	185,550 38		
<b>Totals</b>	<b>\$103,263,077 59</b>	<b>\$8,956,983 48</b>	<b>\$1,382,246 06</b>	<b>\$976,350 29</b>	<b>\$10,283,063 00</b>	<b>\$2,025,325 51</b>	<b>\$124,556,035 98</b>	<b>\$30,424,518 42</b>	<b>\$607,480 57</b>	

TABLE No. VIII — DISBURSEMENTS  
*Summary and classification of the various items comprising the Disbursements of Fraternal Benefit Societies transacting business in this State for the year ending December 31, 1920*

SOCIETIES	Claims and other benefits to members	Organizers commissions and fees	Salaries, traveling expenses and other compensation of officers and employees	Rent	Lodge supplies	Official publication	Expense of supreme lodge meeting	Legal expenses	All other disbursements	Total Disbursements
Aid Ass'n for Lutherans, Wis.	\$175,876 95		\$66,010 42	\$750 00	\$418 90	\$2,770 85			\$7,733 79	\$254,060 01
American Benefit Ass'n	1,284,249 00		526 19	180 00			\$10 00		292,262 84	3,269 06
American Inv. Union, Ohio	1,284,062 80	\$182,139 76	313,962 72	5,490 00	5,455 32	21,147 91	235 32	\$4,365 44	293,185 79	2,078,183 25
American Life Society of New York	24,682 59	16,020 26	9,978 62	577 55			688 65		6,561 37	38,523 62
Ancient Order United Work'n of Conn., Conn.	186,069 00		6,961 71	406 00		1,466 02	1,180 01	289 50	18,954 31	218,566 85
Artisans' Order of Mutual Protection, Penn.	288,161 12	107 50	15,747 18	1,180 08	630 45	3,119 97	332 28	1,276 40	18,060 48	298,065 46
Bayside National Verband von Nord Amer.	19,320 00	355 25	1,642 90	120 00	28 97		348 40		2,796 78	24,761 90
Benefit Ass'n Railway Employees, Ill.	344,783 03	13,349 63	204,445 19	7,580 20	359 38	45,413 32	222 40	1,635 12	120,441 04	737,969 39
Benefit Soc. of U.S. for Propag'n of Cremation	3,222 50		1,860 70	1 70					1,356 57	12,702 87
Ben Hur, Supreme Tribe, Ind.	938,869 84	109,309 06	140,846 03	8,039 90	11,321 39	22,386 43	9,687 00	9,119 80	108,448 67	1,862,997 88
B'nai B'rith, Ind. Order (District No. 1)	38,200 00		41,287 21	2,285 85			591 89		30,566 41	112,921 36
Brith Abraham, Ind. Order U.S. of A.	970,750 00		21,786 42	2,668 00			1,867 42	818 00	48,106 79	1,049,982 56
Brith Abraham (Order of), U.S. Grand Lodge	343,703 40		13,349 63	1,705 00			26 00	654 78	13,284 91	372,523 66
Brith Shalom, Ind. Ord. U.S. Grand Lodge, Penn.	245,560 89	268 85	14,979 74	537 80			3,264 54	50 09	49,685 06	314,526 88
Brotherhood of Ancient and Accepted Masons, U.S.	2,912,068 64	677,204 31	220,884 76	9,720 00	29,083 52	62,273 44		16,861 37	136,868 51	4,066,040 85
Buffalo Police Mutual Aid and Benefit Ass'n	19,260 00		600 00		8 90			50 00	763 10	17,662 00
Catholic Benevolent Legion	237,072 33		9,277 61	1,466 70		2,862 82	728 00	2,245 76	5,902 13	266,289 35
Catholic Knights of America, Mo.	826,859 67	4,398 08	18,716 81	2,100 00		4,360 00		710 78	18,637 77	874,793 08
Catholic Women's Benevolent Legion	209,368 26	3,72 60	9,304 87	2,100 00		2,017 19	4,661 32	371 35	2,749 80	260,860 58
Columbian Circle, Ill.	588,106 51	28,663 38	57,732 81	3,588 25	2,411 11	5,637 11	3,066 86	2,861 90	27,452 64	716,969 17
Foresters, Ind. Order, Canada	4,181,544 81	141,746 24	419,296 01	26,369 48		14,639 94		36,289 04	1,087,321 69	5,887,207 21
Fraternal Mystic Circle, Penn.	290,163 37	35,702 01	60,796 53	2,400 00	1,223 70	4,963 11		1,686 81	12,002 71	406,968 24
Free Sons of Israel, Ind. Order	285,387 11		11,817 69	1,481 08			461 15		16,122 84	284,299 85
French Canadian Artisans Society, Canada	543,642 65	14,544 79	92,281 35		7,280 36	11,411 69	1,011 84	8,879 83	34,867 94	708,419 25
German Baptists Life Association	29,504 54	1,726 50	5,890 96	187 90					3,003 89	40,282 90

**Fraternal Benefit Societies**

TABLE No. VIII — (Concluded)

SOCIETIES	Claims and other benefits to members	Organizers' commissions and fees	Salaries, traveling expenses and other compensation of officers and employees	Rent	Lodge supplies	Official publication	Expense of supreme lodge meeting	Legal expenses	All other disbursements	Total Disbursements
Golden Cross, United Order of, Tenn.	\$409,366 95	\$9,118 50	\$31,976 56	\$901 00	\$338 50	\$4,542 25	\$415 00	\$2,900 75	\$4,266 55	\$463,726 06
Golden Seal Assurance Society	113,010 08	18,268 62	33,845 02	1,325 00	694 64	740 65	1,638 75	1,638 75	28,081 16	197,493 92
Gr. Carmolion Slovenian Catholic Union, Ill.	102,654 70	879 50	10,608 19	900 00	481 23	16,150 00	3,306 21	1,248 20	9,746 65	146,972 68
Jewish National Workers' Alliance of America	18,636 00	.....	15,004 31	1,181 50	.....	896 50	.....	350 00	15,894 52	51,942 83
Junior Order Benefit Ass'n	33,000 00	.....	2,967 34	2,292 50	.....	.....	148 45	150 00	1,465 81	38,034 10
Knights of Columbus, Conn.	1,256,470 82	.....	171,667 21	4,609 96	58,101 14	194,786 05	80,984 17	13,190 81	173,311 21	1,982,121 37
Knights of Joseph, Ohio	96,110 00	463 21	3,844 14	480 00	.....	.....	.....	2,487 84	97,254 16	200,639 45
Knights of Pythias, Ins. Dept., Ind.	1,606,078 15	188,894 52	113,139 14	6,723 02	.....	39,005 56	314 00	1,414 32	205,949 80	2,161,528 51
Ladies' Catholic Benevolent Ass'n, Penn.	1,515,569 50	.....	74,419 83	1,495 00	2,263 39	21,482 79	.....	100 00	26,911 74	1,642,232 25
Ladies of the Maccahees, Mich.	432,463 43	10,458 25	103,941 07	2,777 67	819 37	5,331 84	21,452 80	2,283 20	24,166 26	603,663 89
Loyal Association, N. J.	87,612 28	.....	7,183 08	1,290 00	.....	841 95	1,022 71	.....	3,971 23	101,891 25
Maccahees, Mich.	6,058,202 23	392,935 23	617,170 89	3,000 00	27,276 84	36,786 30	.....	12,469 44	174,230 50	7,322,074 42
Maccahees Great Camp for New York	74,075 89	52,877 44	26,523 45	2,400 00	.....	2,548 25	.....	.....	21,122 89	179,246 92
Masonic Mutual Life Ass'n of the D. C., D. C.	273,923 99	469,042 38	282,117 78	10,166 66	.....	.....	.....	3,910 52	305,292 05	1,345,463 38
Modern Woodmen of America, Ill.	17,317,744 08	.....	1,009,534 83	16,600 00	49,292 40	394,553 57	2,073 36	43,600 60	738,068 59	19,571,497 43
Mut. Beneficial Ass'n of Pa., R. R. Emp., Pa.	21,000 00	.....	4,621 34	50 00	.....	899 30	.....	689 42	3,464 99	30,721 05
National Fraternal Society of the Dead, Ill.	28,650 00	.....	7,645 41	1,123 50	1,065 22	2,150 22	.....	.....	3,272 50	43,965 85
National Protective Legion	207,722 82	11,151 06	76,947 79	7,608 14	963 00	4,000 00	.....	1,702 29	78,633 65	388,748 75
National Slovak Society of the U. S. of A., Pa.	329,263 82	.....	18,743 97	920 00	1,061 94	23,300 00	.....	.....	34,786 00	411,082 09
National Union Assurance Society, Ohio	2,381,334 04	422,505 97	134,707 13	10,247 50	7,715 18	.....	10,799 86	12,932 65	84,460 32	3,064,702 35
Order of the Iroquois	17,309 44	72 62	2,574 00	493 00	5 00	.....	.....	73 00	633 26	21,061 32
Order of Mutual Protection, Ill.	85,955 66	682 54	10,667 94	1,609 27	480 25	1,280 24	1,212 06	300 00	1,405 00	103,572 96
Polish National Alliance of Brooklyn	38,075 00	194 50	3,737 86	240 00	381 40	7,263 54	.....	233 64	3,573 70	53,701 64
Polish Nat. Alliance of the U. S. of N. A., Ill.	799,201 71	2,036 23	74,511 71	1,000 00	.....	45,128 40	.....	2,421 96	241,455 85	1,166,755 95
Polish Roman Catholic Union, Ill.	529,547 99	2,702 00	51,228 38	2,260 00	714 70	44,319 35	1,374 95	206 58	245,963 42	878,345 32
Polish Union of America	66,453 38	10 00	19,175 36	1,500 00	118 50	4,098 75	1,071 87	1,000 00	4,920 76	97,158 10
Protected Home Circle, Penn.	1,213,615 05	297,032 40	66,006 21	1,500 00	4,780 30	14,644 05	50 00	1,668 75	65,894 11	1,575,160 79
Royal Arcanum, Mass.	4,868,444 69	.....	162,440 70	4,831 50	481 76	20,117 95	23,769 64	4,006 58	129,933 82	5,204,038 73
Royal Neighbors of America, Ill.	2,952,216 44	158,126 83	184,327 37	10,439 98	33,580 29	116,457 64	.....	9,503 13	135,037 18	3,550,198 85
Slovenic National Benefit Society, Ill.	380,714 14	.....	12,499 84	900 00	362 50	23,022 52	.....	1,739 78	11,295 64	430,534 42

Sons of Norway, Ind. Order, Minn.....	14,300 00	9,795 25	5,841 28	1,100 00	943 47	4,708 23	784 24	23 00	2,324 51	38,748 99
Sons of Zion.....	12,133 87	.....	8,974 23	1,124 99	.....	.....	192 86	.....	22,769 95	45,268 00
Travelers Protective Ass'n of A., Mo.....	476,288 20	14,009 46	49,941 39	4,445 24	4,207 28	32,579 95	6,856 88	12,525 31	26,420 88	636,284 14
True Friends, Ind. Order.....	20,158 00	.....	1,158 90	.....	497 91	.....	47 50	.....	26,156 83	22,119 14
Ukrainian National Ass'n, N. J.....	124,836 61	.....	6,154 14	222 00	33 60	24,098 15	.....	518 12	37,040 26	193,333 88
Union St. Jean Baptiste d' Amerique, R. I.....	150,289 94	1,010 50	46,797 57	1,800 00	1,829 66	10,391 33	.....	.....	58,916 13	271,063 12
United Commercial Travelers of America, Ohio.....	800,537 14	.....	70,184 29	5,000 00	6,476 70	65,175 75	27,441 09	13,604 73	85,983 26	1,074,403 06
Unity Protective Ins. Ass'n.....	59,064 19	43,459 58	11,771 15	993 32	.....	.....	.....	666 54	17,454 47	133,459 25
Woman's Benefit Ass'n of the Macabebes, Mich.....	1,732,163 82	332,698 67	200,707 03	11,896 92	18,350 22	15,197 06	.....	27,974 05	131,613 61	2,470,696 38
Woodmen Circle, Supreme Forest, Nebr.....	1,565,204 42	132,845 65	246,643 08	13,444 80	10,448 51	66,353 48	206 00	7,120 87	259,365 58	2,281,632 19
Woodmen of the World, Sov. Camp, Nebr.....	9,968,635 86	472,950 79	928,398 30	50,160 93	31,478 48	359,098 49	.....	66,854 12	1,311,124 79	13,186,699 76
Workmen's Benefit and Benevolent, Am'n.....	4,190 00	.....	2,284 20	437 28	.....	.....	.....	.....	767 51	7,979 74
Workmen's Circle.....	304,639 42	.....	54,151 04	2,516 63	.....	26,190 74	47,472 07	3,159 00	291,861 11	728,990 01
Work's Sake and Death Bon. Fund, U. S. of A.....	484,124 20	.....	15,126 07	1,400 00	307 23	19,581 91	808 47	826 91	7,505 14	480,079 93
TOTALS.....	\$72,563,581 84	\$4,180,963 06	\$6,681,411 15	\$272,628 75	\$324,490 21	\$1,862,151 48	\$260,106 80	\$338,968 32	\$7,165,076 45	\$94,638,998 08

**Fraternal Benefit Societies**

**TABLE No. IX — EXHIBIT OF CERTIFICATES (Total Business)**

*Showing number of certificates and amount of insurance in force on December 31, 1919, written and terminated during 1919, and in force on December 31, 1920, on the total business of FRATERNAL BENEFIT SOCIETIES*

SOCIETIES	IN FORCE DECEMBER 31, 1919		WRITTEN AND IN- CREASED DURING 1920		TOTALS		TERMINATED DURING 1920		IN FORCE DECEMBER 31, 1920	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
	Aid Association for Lutherans, Wis.	14,643	\$12,616,693	4,085	\$3,839,590	18,728	\$16,456,283	1,610	\$1,590,156	17,118
American Benefit Association	8,847	211,760	97	24,250	944	236,000	63	15,760	907	227,240
American Insurance Union	86,842	94,980,419	30,390	38,929,677	117,232	133,910,096	15,737	21,039,817	101,495	112,870,279
American Life Society of New York	2,161	2,536,400	6,517	4,518,950	8,678	7,077,350	969	625,586	8,109	6,451,764
Ancient Order United Workmen of Connecticut, Conn.	3,465	5,020,547	256	271,000	3,721	5,291,547	226	311,981	3,495	4,979,566
Artisans' Order of Mutual Protection, Penn.	18,496	20,426,760	4,031	4,260,000	22,527	24,676,760	2,321	2,467,000	20,206	22,209,760
Bayerische National Verband von Nord Amerika	2,947	962,660	357	135,900	3,304	1,098,560	198	70,700	3,106	1,027,860
Benefit Association of Railway Employees, Ill.	45,280	1,869,000	27,640	1,362,600	72,920	3,231,600	15,783	414,000	57,047	2,817,600
Benevolent Society of U. S. for Prop. of Cremation	4,961	496,100	168	18,900	5,169	516,900	233	23,300	4,936	4,945,900
Ben Hur, Supreme Tribe, Ind.	78,156	79,365,794	10,244	12,163,240	88,400	91,519,034	12,776	14,039,801	75,624	77,479,233
B'nai B'rith, Ind. Order (District No. 1)	626	383,660			626	383,660	68	39,300	558	344,360
Brith Abraham, Independent Order U. S. of America	162,867	81,363,500	6,978	3,469,000	169,865	84,782,500	17,276	8,636,000	152,589	76,146,500
Brith Abraham, Order of U. S. Grand Lodge	26,278	12,566,760	647	325,500	25,925	12,892,260	3,015	1,601,600	22,910	11,288,760
Brith Shalom, Ind. Order U. S. Grand Lodge, Penn.	48,644	23,947,600	3,497	1,633,800	52,141	25,581,400	3,337	3,136,560	49,804	22,444,840
Brotherhood of American Yeoman, Iowa	273,826	333,277,600	60,220	60,068,000	334,046	413,335,600	38,098	48,463,600	295,948	367,862,000
Buffalo Police Mutual Aid and Benefit Association	985	1,106,260	57	71,260	942	1,177,500	14	17,500	928	1,160,000
Catholic Benevolent Legion	11,479	11,964,000	212	126,500	11,691	12,110,500	683	726,760	11,008	11,383,740
Catholic Knights of America, Mo.	18,443	19,189,333	1,374	1,224,250	19,817	20,313,583	877	999,159	18,940	19,314,423
Catholic Women's Benevolent Legion	14,442	9,452,376	117	52,750	14,569	9,505,125	2,033	1,414,760	12,536	8,090,375
Columbian Circle, Ill.	22,765	24,567,000	6,709	6,840,000	29,464	31,397,000	1,864	1,686,760	27,600	29,730,240
Foresters, Independent Order, Canada	175,683	171,064,927	22,014	22,768,922	197,697	193,833,849	21,432	21,688,956	176,265	172,134,894
Eastern Mystic Circle, Penn.	18,899	12,705,968	5,427	2,920,863	24,026	15,626,831	4,939	2,896,921	19,087	12,737,900
Free Sons of Israel, Independent Order	7,303	6,451,760	6,879	389,500	7,862	6,841,260	664	524,260	7,218	6,417,000
French Canadian Artisan Society, Canada	45,908	34,967,063	5,898	4,644,057	51,796	39,611,062	2,345	1,731,414	49,451	37,879,678
German Baptists Life Association	2,454	2,161,443	304	213,760	2,758	2,365,193	119	1,186,164	2,639	2,230,069

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Golden Cross United Order of Tean.	15,212	14,247,225	1,642	1,277,500	16,854	15,524,725	1,494	1,294,750	15,355	14,259,975
Golden Seal Assurance Society.	10,561	13,957,745	4,166	6,451,518	14,772	20,409,250	4,159	6,397,518	10,568	14,011,737
Gr. Carmelite Slavonian Catholic Union, Ill.	11,865	10,364,500	739	983,750	12,624	11,048,250	544	10,577,000	12,068	10,877,260
Jewish National Workers' Alliance of America.	5,543	1,826,250	1,110	406,500	6,652	2,232,750	947	279,000	5,705	1,982,850
Junior Order Benefit Association.	8,501	3,528,000	1,668	702,500	10,167	4,230,500	590	256,000	9,577	3,974,500
Knights of Columbus, Conn.	165,421	176,766,562	44,105	48,140,000	209,526	224,905,562	7,167	7,082,052	202,359	217,224,510
Knights of Joseph, Ohio	14,740	7,370,000	692	346,000	15,432	7,716,000	1,048	324,000	14,384	7,182,000
Knights of Pythias, Ohio	76,040	101,248,894	10,370	15,970,070	86,419	116,927,964	6,300	8,062,165	81,119	106,865,799
Ladies Protective Insurance Dept., Ind.	130,688	106,674,250	3,561	2,705,250	134,249	109,379,500	13,228	11,568,000	121,023	87,811,500
Ladies Catholic Benevolent Association, Penn.	45,166	32,960,750	4,714	3,649,250	49,880	36,600,000	3,580	2,857,250	46,300	34,042,750
Loyal Association, N. J.	3,257	4,248,421	291	213,000	3,548	4,461,421	218	246,172	3,330	4,215,249
Macabees, Mich.	293,695	362,343,547	19,061	21,498,371	312,656	374,237,118	19,407	25,226,850	293,240	349,010,268
Macabees Great Camp for New York	13,677	1,212,175	1,365	21,975	15,042	1,234,150	663	39,780	14,379	1,184,370
Masonic Mutual Life Ass'n of the U. S. C. D. C.	22,377	37,687,924	19,885	40,841,400	42,462	78,499,674	3,415	7,402,129	39,047	71,067,548
Modern Woodmen of America, Ill.	1,054,131	1,637,068,500	75,743	96,752,000	1,129,874	1,723,840,500	70,530	96,169,500	1,059,344	1,627,671,000
Mutual Beneficial Ass'n of Pa. R. R. Emp., Pa.	4,653	2,246,750	2,083	1,403,000	6,736	3,649,750	975	411,000	5,761	3,238,750
National Fraternal Society of the Dead, Ill.	4,113	3,191,500	809	166,500	4,922	3,964,000	115	108,250	4,807	3,865,750
National Protective Legion	23,150	12,197,617	6,424	3,282,805	28,574	15,480,422	5,936	2,616,037	22,638	12,864,385
National Slovak Society of the U. S. of America, Pa.	30,724	29,473,750	1,486	1,231,750	41,210	30,709,500	1,737	1,270,250	39,473	29,439,250
National Union Assurance Society, Ohio	43,610	75,185,412	3,029	3,912,216	46,639	79,097,635	4,616	7,723,048	42,121	71,374,580
Order of Iroquois	706	873,142	21	18,700	737	891,842	61	74,230	666	817,512
Order of Mutual Protection, Ill.	5,826	3,897,440	267	166,500	6,123	4,063,940	326	159,000	5,797	3,864,940
Polish National Alliance of Brooklyn	9,942	3,283,600	838	496,300	9,480	3,783,900	652	268,300	8,828	3,465,500
Polish National Alliance of the U. S. of N. A., Ill.	119,430	68,984,800	19,431	12,179,400	138,861	81,164,200	14,626	8,333,400	124,225	72,830,800
Polish Roman Catholic Union, Ill.	108,099	61,737,300	8,037	4,920,950	111,136	66,658,250	27,143	18,015,413	83,993	48,642,837
Polish Union of America	13,858	1,900,826	380	259,000	14,238	2,159,826	1,302	756,092	12,936	7,063,734
Protected Home Circle, Penn.	113,983	96,721,750	20,432	16,671,750	134,415	113,693,500	14,672	11,924,000	119,743	101,769,500
Royal Neighbors, Mass.	34,373	221,978,058	9,437	11,941,225	43,860	233,239,283	8,293	13,097,151	35,567	220,142,142
Royal Neighbors of America, Ill.	391,030	394,612,000	25,500	23,327,750	416,536	417,969,750	26,351	26,628,750	390,185	391,341,000
Slovene National Benefit Society, Ill.	17,969	12,160,650	2,343	1,634,700	20,312	14,095,350	1,331	829,100	18,681	13,179,250
Sons of Norway, Independent Order, Minn.	6,161	3,460,100	992	920,750	7,153	4,380,850	464	310,250	6,689	4,070,600
Sons of Zion	4,757	1,371,500	248	95,500	5,013	1,465,050	827	214,750	4,186	1,250,300
Travelers Protective Association of America, Mo.	83,533	412,643,900	26,650	133,250,000	109,183	545,915,000	13,565	67,975,000	95,988	477,940,000
True Friends, Independent Order	1,978	4,938,900	139	34,750	2,117	5,073,650	62	23,100	2,025	505,550
Ukrainian National Association, N. J.	12,445	9,670,600	2,438	2,000,000	14,883	11,670,600	2,646	1,890,600	12,237	9,786,000
Union St. Jean Baptiste d'Americas, R. I.	34,250	15,205,025	8,725	4,583,275	43,975	19,788,300	2,811	1,272,225	40,164	18,516,075
United Commercial Travelers of America, Ohio	84,697	423,643,270	1,384	106,200,000	105,949	529,745,000	6,212	31,040,000	99,737	498,685,000
Unity Protective Insurance Association	3,770	423,643,270	1,384	106,200,000	105,949	529,745,000	6,212	31,040,000	99,737	498,685,000
Women's Benefit Ass'n of the Macabees, Mich.	203,974	158,115,937	33,406	29,372,650	239,380	187,488,587	16,272	12,978,600	223,108	174,780,257
Woodmen Circle, Supreme Forest, N. Car.	226,860	211,990,700	8,553	15,953,900	235,139	227,944,600	71,170	66,863,901	163,966	162,040,999

**Fraternal Benefit Societies**  
**TABLE No. IX — Total Business (Concluded)**

SOCIETIES	IN FORCE DECEMBER 31, 1919		WRITTEN AND IN- CREASED DURING 1920		TOTALS		TERMINATED DURING 1920		IN FORCE DECEMBER 31, 1920	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Woodmen of the World, Sov. Camp, Nebr.....	962,109	\$1,173,423,275	115,145	\$136,656,745	1,077,254	\$1,310,080,020	430,535	\$487,527,117	646,719	\$822,552,903
Workmen's Benefit and Benevolent Association.....	6,627	585,650	348	38,830	6,975	624,480	408	37,500	6,567	548,980
Workmen's Circle.....	75,433	20,196,500	14,375	3,754,200	89,808	23,910,700	8,237	2,039,800	81,571	21,870,900
Workmen's Sick and Death Benefit Fund, U. S. of A.....	53,740	13,435,000	2,183	545,750	55,923	13,980,750	2,192	548,000	53,731	13,432,750
TOTALS.....	5,741,899	\$6,914,604,161	717,286	\$926,519,491	6,459,185	\$7,841,123,652	948,750	\$1,063,844,023	5,510,435	\$6,777,279,629

TABLE No. X — EXHIBIT OF CERTIFICATES (New York State Business)  
 Showing number of certificates and amount of insurance in force December 31, 1919, written and terminated during 1920, and in force on December 31, 1920, on business in the State of New York, of FRATERNAL BENEFIT SOCIETIES

SOCIETIES	IN FORCE DECEMBER 31, 1919		WRITTEN AND IN- CREASED DURING 1920		TOTALS		TERMINATED DURING 1920		IN FORCE DECEMBER 31, 1920	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Aid Association for Lutherans, Wis.	854	\$495,250	171	\$153,000	1,025	\$753,250	79	\$67,399	946	\$685,861
American Benefit Association	847	211,750	97	24,250	944	236,000	63	15,750	881	220,250
American Insurance Union, Ohio	.....	.....	5,023	5,641,414	5,023	5,641,414	437	377,908	4,586	5,263,506
American Life Society of New York	2,161	2,558,400	2,496	893,000	4,657	3,451,400	554	621,050	4,103	2,830,350
American Order United Workmen of Conn., Conn.	446	597,400	100	100,000	546	697,400	61	73,600	4,485	623,800
Artisans' Order of Mutual Protection, Penn.	189	226,000	31	36,000	220	262,000	37	44,000	183	218,000
Bayrische National Verband von Nord Amerika	1,584	518,700	260	99,800	1,844	618,500	88	32,950	1,756	585,550
Benefit Association of Railway Employees, Ill.	2,368	88,000	837	500	2,805	88,500	445	12,000	2,360	76,500
Benevolent Society of U. S. for Propagation of Cremation	2,079	207,900	85	8,500	2,164	216,400	98	9,800	2,066	206,600
Ben Hur, Supreme Tribe, Ind.	4,131	3,910,011	620	687,125	4,741	4,597,136	792	791,191	3,949	3,805,945
B'nai B'rith, Ind. Order (District No. 1)	584	362,500	.....	.....	584	362,500	83	31,500	667	331,000
Brith Abraham, Independent Order U. S. of A.	94,061	47,080,500	3,407	1,703,500	97,468	48,784,000	9,685	4,992,500	87,483	43,741,500
Brith Abraham (Order of), U. S. Grand Lodge	11,216	5,596,000	287	133,500	11,483	5,729,500	1,307	684,000	10,176	5,075,500
Brith Shalom, Ind. Order, U. S. Grand Lodge, Penn.	14,738	6,335,250	1,076	514,000	15,814	7,149,250	2,398	1,171,500	13,416	5,977,750
Brotherhood of American Yeomen, Iowa	474	536,000	419	530,000	893	1,066,000	215	232,500	678	863,500
Buffalo Police Mutual Aid and Benefit Association	.....	.....	57	71,250	942	1,177,500	14	17,500	928	1,160,000
Catholic Benevolent Legion	6,202	6,809,250	138	86,000	6,340	6,895,250	438	478,000	5,912	6,420,250
Catholic Knights of America, Mo.	8,248	1,019,800	72	57,500	968	1,077,300	45	56,850	923	1,020,450
Catholic Women's Benevolent Legion	8,248	5,179,250	100	32,000	8,348	5,211,250	1,107	718,125	7,241	4,493,125
Columbian Circle, Ill.	293	320,250	12	9,500	305	329,750	37	33,750	268	286,000
Foresters, Independent Order, Canada	18,024	16,485,047	2,323	2,141,363	20,347	18,626,410	2,195	2,048,832	18,152	16,577,585
Fraternale Mystic Circle, Penn.	2,465	1,312,116	999	508,892	3,464	1,821,008	894	436,339	2,570	1,384,669
Free Sons of Israel, Independent Order	4,757	4,448,750	150	120,000	4,907	4,568,750	284	246,250	4,623	4,322,500
French Canadian Artisans Society, Canada	53	42,450	16	14,750	69	57,200	11	10,000	58	47,200
German Baptists Life Association	348	317,616	12	12,000	360	329,616	8	7,175	352	322,441



**Fraternal Benefit Societies**

**TABLE No. X — New York Business (Concluded)**

	IN FORCE DECEMBER 31, 1919		WRITTEN AND INCREASED DURING 1920		TOTALS		TERMINATED DURING 1920		IN FORCE DECEMBER 31, 1920	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>SOCIETIES</b>										
Golden Cross, United Order of, Tean	814	\$680,650	82	\$87,000	896	\$758,650	61	\$52,050	835	\$704,600
Golden Seal Assurance Society	6,940	7,108,500	2,101	3,015,200	7,770	10,123,700	2,314	3,420,350	4,556	6,689,440
Grand Carmollian-Slovenian Catholic Union, Ill.	1,313	11,500	18	11,500	1,329	230,000	18	91,400	1,311	1,191,500
Jewish National Workers Alliance of America	1,524	415,350	215	108,500	1,739	523,850	95	24,400	1,644	491,500
Junior Order Benefit Association	8,501	3,528,000	1,666	702,500	10,167	4,230,500	580	256,000	9,587	3,974,500
Knights of Columbus, Conn.	15,251	15,829,437	4,192	4,366,000	19,443	20,258,437	598	640,861	18,847	19,617,576
Knights of Joseph, Ohio	468	244,000			468	244,000	0	5,000	468	239,000
Knights of Pythias, Insurance Department, Ind.	1,791	2,255,383	66	98,000	1,857	2,353,383	10	142,226	1,847	2,211,157
Ladies Catholic Benevolent Association, Penn.	36,926	31,270,800	533	487,750	37,461	31,748,550	4,586	3,965,000	32,875	27,779,550
Ladies of the Maccabees, Mich.										
Loyal Association, N. J.	1,320	1,648,429	142	110,500	1,462	1,758,929	90	64,288	1,372	1,694,641
Maccabees, Mich.	48,406	50,299,000	2,310	2,124,000	50,815	51,423,000	2,485	1,460,000	48,330	60,014,000
Masonic Great Camp for New York	13,677	1,213,175	1,843	21,075	15,520	1,234,250	663	39,700	14,857	1,194,550
Masonic Mutual Life Association of the D. C. D. C.	26,832	34,423,500	1,988	2,156,500	28,920	36,580,000	1,784	2,036,500	27,136	34,546,500
Modern Woodmen of America, Ill.										
Mutual Beneficial Ass'n of Pa., R. R. Employees, Pa.	162	87,750	57	30,250	249	118,000	102	42,000	147	76,000
National Fraternal Society of the Deaf, Ill.	465	264,750	70	68,750	476	317,500	120	8,000	356	298,500
National Fraternal Legion	6,731	3,048,187	1,654	483,988	8,385	3,532,175	1,700	484,108	6,685	3,054,067
National Slovak Society of the U. S. of A., Pa.	2,457	1,650,450	90	69,500	2,549	1,720,000	110	73,400	2,439	1,646,600
National Union Assurance Society, Ohio	1,523	2,520,081	205	301,949	1,728	2,822,030	107	270,500	1,621	2,549,530
Order of the Jacques	509	633,326	32	33,068	541	666,394	42	54,710	498	612,284
Order of Mutual Protection, Ill.	75	98,000			75	98,000			75	98,000
Polish National Alliance of Brooklyn	8,642	3,283,600	636	480,200	9,488	3,763,800	652	268,200	8,836	3,495,600
Polish National Alliance of the U. S. of N. A., Ill.	14,508	8,131,700	2,436	1,428,200	16,939	9,560,000	1,699	928,700	15,239	8,632,300
Polish Roman Catholic Union, Ill.	15,479	9,780,060	946	680,200	16,427	10,461,100	3,822	3,141,219	12,605	7,299,880
Polish Union of America	12,288	7,390,318	253	172,000	12,541	7,562,318	1,188	679,455	11,353	6,793,863
Protective Home Circle, Penn.	9,737	7,751,030	1,607	1,222,000	11,344	8,973,030	1,086	821,000	10,258	8,152,030
Royal Arcanum, Mass.	34,875	45,440,820	3,227	3,841,630	38,202	49,282,450	2,412	3,564,543	35,790	50,401,910
Royal Neighbors of America, Ill.	7,566	6,418,000	543	448,750	8,109	6,866,750	242	195,500	7,867	6,671,250
Slovak National Benefit Society, Ill.	137	79,350	102	70,800	239	150,150	32	30,150	197	120,000

Sons of Norway, Independent Order, Minn.....	68	35,600	18	25,000	86	60,600	12	3,100	74	57,500
Sons of Zion.....	1,403	345,450	115	105,800	1,518	451,250	108	58,300	1,410	392,950
Travelers Protective Association of America, Mo.....	995	4,975,000	240	1,200,000	1,235	6,175,000	102	510,000	1,133	5,665,000
True Friends, Independent Order.....	1,843	460,350	135	33,750	1,978	494,100	87	21,850	1,891	472,250
Ukrainian National Association, N. J.....	2,058	1,471,750	375	281,000	2,433	1,752,750	461	268,000	1,972	1,484,750
Union St. Jean Baptiste d'Amerique, R. I.....	1,382	692,150	336	168,350	1,718	860,500	112	61,800	1,606	798,700
United Commercial Travelers of America, Ohio.....	5,328	29,650,000	2,019	10,095,000	7,945	39,725,000	474	2,370,000	7,471	37,355,000
Unity Protective Insurance Association.....	3,515	613,870	5,139	747,980	8,654	1,361,850	3,493	486,135	5,161	875,715
Woman's Benefit Association of the Maccabees, Mich.....	24,933	16,382,817	1,694	1,365,300	26,867	17,746,117	1,439	934,105	25,428	16,812,012
Woodmen Circle, Supreme Forest, Nebr.....	3,770	2,981,000	222	301,400	3,992	3,282,400	1,366	1,149,168	2,626	2,133,232
Woodmen of the World, Sovereign Camp, Nebr.....	19,101	19,327,663	5,435	4,870,618	24,536	24,204,311	10,630	9,343,743	13,906	14,810,568
Workmen's Benefit and Benevolent Association.....	2,610	231,830	116	13,030	2,725	244,850	201	18,600	2,524	226,250
Workmen's Circle.....	37,892	9,944,500	8,725	2,135,000	46,617	12,068,400	4,138	987,200	42,479	11,111,200
Workmen's Sick and Death Benefit Fund, U. S. of A.....	18,887	4,721,750	520	131,500	19,413	4,853,250	746	186,500	18,667	4,666,750
TOTALS.....	578,598	\$462,881,476	70,588	\$57,762,182	649,183	\$520,583,658	71,372	\$52,322,517	577,611	\$468,261,141

TABLE No. XI  
 NAME AND LOCATION of each Assessment Life and Casualty Association and Fraternal Benefit Society authorized to transact business in the State of New York, together with the names of officers and the names and addresses of attorneys upon whom process may be served

LIFE AND CASUALTY ASSOCIATIONS	Location	OFFICERS			ATTORNEY ON WHOM PROCESS MAY BE SERVED	
		President	Secretary	Name	Residence	
Columbian Protective Association	Phelps B'k Bldg., Binghamton, N. Y.	F. L. Andrews	Frank MacKnight	Harry C. Perkins	Binghamton, N. Y.	
Conn. Travelers' Mutual Accident Assoc.	70 Genesee st., Utica, N. Y.	Henry D. Pringle	H. E. Terrvett	Henry D. Pringle	418 Genesee st., Utica, N. Y.	
Cremieux Benevolent Society	600 West 165th st., New York city	M. M. Eelman	Chas. Rosenfeld	M. M. Eelman	600 W. 165th st., New York, N. Y.	
Empire State Degree of Honor	Stockton, Chautauque Co., N. Y.	A. E. Hall	C. G. Warren	B. S. Dean	Fenton Bldg., Jamestown, N. Y.	
Expressmen's Mutual Benefit Assoc.	136 Liberty st., New York city	E. A. Steedman	W. E. Scott	W. E. Scott	136 Liberty st., New York, N. Y.	
Gold and Stock Life Insurance Assoc.	165 Broadway, New York city	Gardner Irving	Harry W. Dealy	Gardner Irving	165 Broadway, New York, N. Y.	
Golden Eagle Association	1810 Broadway, Brooklyn, N. Y.	David E. Terry	W. O. Dietrich	E. A. Richards	32 Court st., Brooklyn, N. Y.	
Insurance Clerks Mut. Benefit Assoc.	95 William st., New York City	A. M. Thorburn	W. P. Young	W. H. Pawden	95 William st., New York, N. Y.	
Jewelers' Safety Fund Society	15 Maiden lane, New York city	William T. Gough	Fred L. Goddard	N. O. Tiffany	43 Niagara st., Buffalo, N. Y.	
Masonic Life Association	43 Niagara st., Buffalo, N. Y.	N. O. Tiffany	Geo. H. Chase	N. O. Tiffany	43 Niagara st., Buffalo, N. Y.	
Mutual Benefit Assoc. of Suffolk County	Riverhead, Suffolk County, N. Y.	Fred S. Hill	John Beagshaw	George W. Hildreth	Riverhead, N. Y.	
National Accident Society	320 Broadway, New York city	Edwin Leighton	A. E. Wallace	E. L. McBurney	303 Broadway, New York, N. Y.	
New York Physicians' Mut. Aid Ass'n	17 West 48d st., New York city	Ward B. Hoag	A. E. Davis	Arthur F. Chase	525 Park ave., New York, N. Y.	
New York Salary Reserve Fund	261 Broadway, New York city	Geo. L. Forrest	E. A. Kelley	Ernest R. Daming	625 Kirk Bldg., Syracuse, N. Y.	
Postal Employees Mutual Aid Assoc.	Post Office, Penn. Terminal, N. Y. city	L. J. Gallagher	John J. McCarthy	Edward J. Dumphry	3 Broad st., New York, N. Y.	
St. Lawrence Life Association	127 Duane st., New York city	John J. Barnsdall	E. E. Meares	Samuel Crook	90 Nassau st., New York, N. Y.	
Savannah Vet. and Art. League	87 Liberty st., New York city	Byron W. Greene	W. F. Brown	Chas. E. Lytlecker	2 Rector st., New York, N. Y.	
Swedish Mut. Aid Soc., Scandin. in N. Y.	132 Nassau st., New York city	E. F. Johnson	Frank Carlson	Frank Carlson	132 Nassau st., New York, N. Y.	
Telegraph and Telephone Life Ins. Assoc.	145 Broadway, New York city	James Robb	N. M. Giffen	F. R. Stark	165 Broadway, New York, N. Y.	
Workingman's Co-operative Assoc. of the United Ins. League of New York	63 Park Row, New York city	Fred. Marquard	H. B. Salisbury	H. B. Salisbury	63 Park Row, New York, N. Y.	

FRATERNAL BENEFIT SOCIETIES

Aid Association for Lutherans	Appleton, Wis.	G. D. Ziegler	Supt. of Insurance	Albany, N. Y.
American Insurance Union	Columbus, O.	Albert Veecks G. W. Hogan	Supt. of Insurance	Albany, N. Y.
American Benefit Association of the State of New York	White Plains, N. Y.	F. E. Parker	Supt. of Insurance	Albany, N. Y.
American Life Society of New York	1170 Broadway, New York city	Willard A. Marable	Supt. of Insurance	Albany, N. Y.
Ancient Order of United Workmen of Connecticut	768 Chapel st., New Haven, Conn.	J. T. Radigan	Supt. of Insurance	Albany, N. Y.
Artisans' Order of Mutual Protection, America	Penn Square Building, Phila., Pa.	Harry Kendig	Supt. of Insurance	Albany, N. Y.
Bayerische National Verband von Nordamerika	748 Broadway, Buffalo, N. Y.	Philip A. Hoernig	Supt. of Insurance	Mutual Life Bldg., Buffalo, N. Y.
Benefit Assn. of Railway Employees	190 N. State st., Chicago, Ill.	A. E. Leits	J. Roembold, Jr.	Albany, N. Y.
Benevolent Society of the U. S. for Propagation of Cremation	1828 Barnes ave., New York city	Fredrich Loebel	Supt. of Insurance	223 Broadway, New York, N. Y.
Ben Hur Supreme Tribe	Crawfordsville, Ind.	R. H. Gerard	Masrtle & Masrtle	Albany, N. Y.
B'nai B'rith, Ind. Order (Dist. No. 1)	2307 Broadway, New York city	Charles E. Shapiro	Supt. of Insurance	42 Broadway, New York, N. Y.
Brith Abraham, Independent Order	37 Seventh st., New York city	Gustave Hartman	Adolph Fieschman	296 E. Third st., New York, N. Y.
Brith Abraham (Order of), U. S. Grand Lodge	296 Grand st., New York city	Samuel Dorf	Goldfogle & Dorf	271 Broadway, New York, N. Y.
Brith Sholom (Ind. Order), U. S. Grand Lodge	506 Pine st., Philadelphia, Pa.	Sol. Adolph	Supt. of Insurance	Albany, N. Y.
Brotherhood of American Yeomen	Des Moines, Iowa	Geo. N. Frink	Supt. of Insurance	Albany, N. Y.
Buffalo Police Mut. Aid and Ben. Ass'n	Police Headquarters, Buffalo, N. Y.	John G. Reville	Supt. of Insurance	420 Elbowt sq., Buffalo, N. Y.
Catholic Benevolent Legion	186 Roman st., Brooklyn, N. Y.	C. C. Keenan	E. J. Connolly	189 Montague st., Brooklyn, N. Y.
Catholic Knights of America	211 North 7th st., St. Louis, Mo.	Felix Gaudin	Supt. of Insurance	Albany, N. Y.
Catholic Women's Benevolent Legion	165 West 31st st., New York city	Eileen L. Laughlin	Supt. of Insurance	Albany, N. Y.
Columbian Circle	69 West Washington st., Chicago, Ill.	Irwin R. Hasen	Supt. of Insurance	Albany, N. Y.
Foresters, Independent Order	Toronto, Canada	W. H. Hunter	Supt. of Insurance	Albany, N. Y.
Fraternl Mystic Circle	1913 Arch st., Philadelphia, Pa.	W. C. Paul	Supt. of Insurance	Albany, N. Y.
Free Sons of Israel, Independent Order	21 West 124th st., New York city	S. J. Liebskind	M. B. Blumenthal	35 Nassau st., New York, N. Y.
French Canadian Artisans' Society	Montreal, Canada	Rodolphe Bodard	Supt. of Insurance	Albany, N. Y.
German Baptists' Life Ass'n	783 Dulcott sq., Buffalo, N. Y.	D. B. Stumpf	Geo. E. Honck	447 Main st., Buffalo, N. Y.
Golden Cross, United Order of Golden Seal Assurance Society	Knoxville, Tenn.	J. P. Burlingame	Supt. of Insurance	Albany, N. Y.
Grand Carmollian Slovenian Catholic Union of the U. S. of A.	Roxbury, N. Y.	Hill Montague	L. B. Gleason	Delhi, N. Y.
Jewish Natl. Workers' Alliance of A.	1094 N. Chicago st., Joliet, Ill.	Joseph Sitar	Supt. of Insurance	Albany, N. Y.
Junior Order Benefit Association	153 East Broadway, New York city	David Finak	Supt. of Insurance	Albany, N. Y.
Knights of Columbus	1180 Fulton st., Brooklyn, N. Y.	L. L. Bishop	E. J. Faudrey	307 Washington st., Bklyn., N. Y.
Knights of Joseph	956 Chapel st., New Haven, Conn.	James A. Fishery	Supt. of Insurance	Albany, N. Y.
Knights of Pythias, Supreme Lodge	Cleveland, Ohio	Max Abramoff	Supt. of Insurance	Albany, N. Y.
Ladies Catholic Benevolent Association	Pythian Bldg., Indianapolis, Ind.	Harry Wade	Supt. of Insurance	Albany, N. Y.
Ladies of the Maccabees	443 West 11th st., Erie, Pa.	Kate Mahoney	Supt. of Insurance	Albany, N. Y.
	Port Huron, Mich.	Frances E. Burns	Supt. of Insurance	Albany, N. Y.

TABLE No. XI — (Concluded)

FRATERNAL BENEFIT SOCIETIES	Location	OFFICERS			ATTORNEY ON WHOM PROCEEDS MAY BE SERVED	
		President	Secretary	Name	Residence	
Loyal Association	76 Montgomery st., Jersey City, N. J.	Norman B. Harris	Frank S. Fetter	Supt. of Insurance	Albany, N. Y.	
Macomber Great Camp for N. Y.	1271 Main st., Buffalo, N. Y.	John J. Volk	Thomas Watson	John J. Volk	916 Delaware ave., Buffalo, N. Y.	
Misambies	5065 Woodward ave., Detroit, Mich.	D. P. Markey		Supt. of Insurance	Albany, N. Y.	
Massian Mutual Life Ass'n of the District of Columbia	1621 H st., Washington, D. C.	Wm. Montgomery	J. P. York	Supt. of Insurance	Albany, N. Y.	
Modern Woodmen of America	Rock Island, Ill.	A. R. Talbot	J. G. Ray	Supt. of Insurance	Albany, N. Y.	
Mutual Beneficial Ass'n of Penna. R. R. Employees	1841 Filbert st., Philadelphia, Pa.	Geo. W. Brown	C. M. Brinker	J. W. Webberill	Newport, Del.	
Mutual Indemnity and Protective Union	129 Church st., New Haven, Conn.	John C. Crabb	W. S. Moyle	Supt. of Insurance	Albany, N. Y.	
National Fraternal Society of the Deaf	21 N. La Salle st., Chicago, Ill.	H. C. Anderson	F. P. Gibson	Supt. of Insurance	Albany, N. Y.	
National Protective Legion	Waverly, N. Y.	Geo. A. Scott	H. C. Lockwood	Frank L. Howard	Waverly, N. Y.	
National Service Life Society	Rochester, N. Y.	James F. Egan	Dom. T. Dogman	Supt. of Insurance	Albany, N. Y.	
National Slovak Society of U. S. of A.	524 Fourth ave., Pittsburgh, Pa.	Albert Mamatey	Joseph Durah	Supt. of Insurance	Albany, N. Y.	
National Temperance Life Ins. Society	95 William st., New York city	Samuel P. Eby	John D. Knapp	Supt. of Insurance	Albany, N. Y.	
National Union	437 Michigan st., Toledo, Ohio	D. A. Helpman	Edwin A. Myers	Supt. of Insurance	Albany, N. Y.	
Order of the Ironsides	811 Croquisas Bldg., Buffalo, N. Y.	J. Edward Smith	Chas. F. Jekel	Wallace Mayer	Morgan Bldg., Buffalo, N. Y.	
Order of Mutual Protection	159 N. State st., Chicago, Ill.	S. J. Mueller, Jr.	G. Del Vecchio	Supt. of Insurance	Albany, N. Y.	
Polish National Alliance	142 Grand st., Brooklyn, N. Y.	Antoni Rusyn	F. Januszwski	V. J. Kowalski	217 Havenwyer st., B'lyn, N. Y.	
Polish Nat. Alliance of the U. S. of N. A.	1406 W. Division st., Chicago, Ill.	K. Zychlinaki	J. S. Zwininski	Supt. of Insurance	Albany, N. Y.	
Polish Roman Catholic Union	984 Milwaukee ave., Chicago, Ill.	N. L. Piotrowski	I. Wroblewski	J. J. Jankowski	984 Milwaukee ave., Chicago, Ill.	
Polish Union of America	Buffalo, N. Y.	S. Casster	F. Zandrasvics	F. S. Burzynski	601 Fillmore ave., Buffalo, N. Y.	
Protected Home Circle	30 East State st., Sharon, Pa.	A. C. McLean	W. S. Palmer	Supt. of Insurance	Albany, N. Y.	
Royal Armanum	407 Shawmut ave., Boston, Mass.	L. R. Gaisenberger	Samuel N. Hoeg	Supt. of Insurance	Albany, N. Y.	
Royal Neighbors of America	Rock Island, Ill.	Eva Child	Hada M. Carlson	Supt. of Insurance	Albany, N. Y.	
Sons of Norway	N. Y. Life Bldg., Minneapolis, Minn.	T. O. Gilbert	L. Stavenheim	Supt. of Insurance	Albany, N. Y.	
Sons of Zion	44 E. 23d st., New York city	Jacob S. Stahl	J. Ish-Kashor	J. Ish-Kashor	44 E. 23d st., New York, N. Y.	
Travelers Protective Ass'n of America	115 Olive st., St. Louis, Mo.	R. J. White	T. S. Logan	Supt. of Insurance	Albany, N. Y.	
True Friends Independent Order	469 Irving ave., Brooklyn, N. Y.	Richard E. Jaues	Morgan R. Clark	F. Goldsmith	160 W. 46th st., New York, N. Y.	
Ukrain National Association	83 Grand st., Jersey City, N. J.	S. Yedlovsky	R. Shobodian	Supt. of Insurance	Albany, N. Y.	
Union St. Jean Baptiste of America	231 Main st., Woonsocket, R. I.	Henri T. Ledoux	Elie Verina	Supt. of Insurance	Albany, N. Y.	
United Com. Travelers of Amer.	638 N. Park st., Columbus, Ohio	W. B. Emerson	Walter D. Murphy	Supt. of Insurance	Albany, N. Y.	
Unity Insurance Society	Snow Bldg., Syracuse, N. Y.	Wm. F. Rafferty	T. J. Nolan	Supt. of Insurance	Albany, N. Y.	

Woman's Benefit Ass'n of the Maccabees	Port Huron, Mich.	Bina M. West	Frances D. Partridge	Supt. of Insurance	Albany, N. Y.
Woodmen of the World Sovereign Camp	14th and Barnum sts., Omaha, Neb.	W. A. Fraser	John T. Yates	Supt. of Insurance	Albany, N. Y.
Woodmen Circle Supreme Forest	14th and Barnum sts., Omaha, Neb.	Mary G. Le Rocca	Dora A. Talley	Supt. of Insurance	Albany, N. Y.
Woodmen's Benefit and Benevolent Ass'n of the United States	175 E. Broadway, New York city	E. H. Jehuira	Joseph Becklin	Meyer London	302 Broadway, New York, N. Y.
Woodmen's Sick and Death Benefit Fund of the United States of America	42 Bible House, New York city	Paul Schroeder	Jacob Korn		
	9 Seventh st., New York city	Paul Fasabel	Paul Sturm	Morris Hillquit	19 W. 44th st., New York, N. Y.
LIVE STOCK CO-OPERATIVE ASSESSMENT ASSOCIATIONS					
Chaumonta Co-op. Live Stock Ins. Co.	Westfield, N. Y.	Jas. H. Prendergast	E. N. Skinner	Jno. H. Brogan	Erle Co. Bk. Bldg., Buffalo, N. Y.
United Retail Grocers Ass'n of Brooklyn Mt. Ben. Horse Fund	1344 Flatbush ave., Brooklyn, N. Y.	Peter Becker	Frederick Luppens	Keeler & Harrison	2 Rector st., Brooklyn, N. Y.



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# Co-operative or Assessment Life and Casualty Associations

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CO-  
OPERATIVE INSURANCE ASSOCIATIONS OR SOCIETIES TRANS-  
ACTING BUSINESS IN THE STATE OF NEW YORK, AS AUDITED  
BY THE INSURANCE DEPARTMENT, SHOWING THEIR CONDI-  
TION ON THE 31ST DAY OF DECEMBER, 1920

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## COLUMBIAN PROTECTIVE ASSOCIATION

BINGHAMTON, N. Y.

[Commenced business 1883]

F. L. ANDREWS, President

F. MAC KNIGHT, Secretary

Attorney for service of process in the State of New York, HARRY C. PERKINS,  
Security Mutual Building, Binghamton, N. Y.

### INCOME

First year's assessments or premiums . . . . .	\$48,068 50	
Subsequent years' assessments or premiums..	79,832 72	
Net amount received from applicants and members . . . . .		\$127,901 31
Interest on bonds . . . . .		1,087 53
Total Income . . . . .		\$128,988 84
Ledger Assets December 31, 1919 . . . . .		33,188 36
Total . . . . .		\$162,177 20

### DISBURSEMENTS

Death claims . . . . .	\$5,591 00	
Sick and accident claims . . . . .	24,594 63	
Total payments to members . . . . .		\$30,185 63
Commissions and fees to agents account first year's fees, dues, assessments or premiums . . . . .		22,580 66
Commissions and fees to agents account subsequent years' fee, dues, assessments or premiums . . . . .		19,958 18
Salaries of managers or agents . . . . .		7,338 50
Salaries and other compensation of officers and trustees . . . . .		8,000 00
Salaries and all other compensation of office employees . . . . .		6,850 25
Medical examiners' fees and salaries . . . . .		2,000 00
Traveling and other expenses of officers, trustees, agents and committees . . . . .		2,034 49
Insurance department fees and licenses . . . . .		64 00
Taxes . . . . .		3,469 17
Inspecting disability claims . . . . .		665 40
Rent . . . . .		2,387 50
Advertising, printing and stationery . . . . .		2,484 27
Postage, express, telegraph and telephone . . . . .		1,146 55
Legal expense . . . . .		436 00
Miscellaneous . . . . .		1,703 91
Binghamton Trust Company, charged off . . . . .		2,580 63
Agents' balances charged off . . . . .		65 25
Total Disbursements . . . . .		\$113,950 39
Balance . . . . .		\$48,226 81

LEDGER ASSETS	
Book value of bonds.....	\$37,237 50
Cash in association's office.....	2,128 95
Deposited in trust companies and banks not on interest.....	3,266 22
Furniture, fixtures and supplies.....	5,594 14
<b>Total</b> .....	<b>\$48,226 81</b>

NON-LEDGER ASSETS	
Interest due and accrued on bonds.....	4,635 87
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued .....	4,504 79
<b>Gross Assets</b> .....	<b>\$57,367 47</b>

DEDUCT ASSETS NOT ADMITTED	
Book value of bonds over market value.....	\$3,663 32
Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims .....	439 32
Interest on bonds in default.....	4,393 26
Furniture, fixtures and supplies.....	5,594 14
<b>Total</b> .....	<b>14,090 04</b>
<b>Total Admitted Assets</b> .....	<b>\$43,277 43</b>

LIABILITIES	
Policy or certificate claims reported, not yet adjusted.....	\$2,592 00
Reserve or emergency fund under section 205, New York insurance law .....	914 12
Salaries and miscellaneous accounts due or accrued.....	90 00
Commissions to agents due or accrued.....	1,473 47
Advance premiums or assessments.....	1,296 55
<b>Total Liabilities</b> .....	<b>\$6,366 14</b>

	EXHIBIT OF CERTIFICATES		Business in New York During Year	
	Total Business of the Year		Number	Amount
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	6,685	\$1,368,129	6,267	\$1,188,829
Written in 1920.....	7,068	1,526,417	6,423	1,325,830
Increased in 1920.....		3,350		3,100
<b>Totals</b> .....	<b>13,753</b>	<b>\$2,897,896</b>	<b>12,690</b>	<b>\$2,517,759</b>
Deduct terminated, decreased or transferred in 1920....	4,248	612,603	3,924	404,666
<b>Total certificates in force December 31, 1920....</b>	<b>9,505</b>	<b>\$2,285,293</b>	<b>8,766</b>	<b>\$2,113,093</b>
Terminated by death in 1920.	45	5,441	43	5,231
Terminated by lapse in 1920.	4,109	589,912	3,792	384,385
Terminated by cancellation in 1920 .....	94	17,250	89	15,050
Received in 1920 from members in New York: Sick and accident .....				<b>\$119,324 75</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	10	\$1,370	10	\$1,370
Reported in 1920.....	45	5,441	43	5,231
<b>Totals .....</b>	<b>55</b>	<b>\$6,811</b>	<b>53</b>	<b>\$6,601</b>
Paid in 1920.....	46	5,591	44	5,381
<b>Balance .....</b>	<b>9</b>	<b>\$1,220</b>	<b>9</b>	<b>\$1,220</b>
Rejected in 1920.....	4	420	4	420
Claims unpaid December 31, 1920 .....	5	800	5	800

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	77	\$1,358	73	\$1,216
Reported in 1920.....	1,543	25,194	1,433	21,703
<b>Totals .....</b>	<b>1,620</b>	<b>\$26,552</b>	<b>1,506</b>	<b>\$22,919</b>
Paid in 1920.....	1,478	24,595	1,380	21,231
Rejected in 1920.....	14	\$165	14	\$165
Claims unpaid December 31, 1920, estimated liability..	128	1,792	112	1,523

## BONDS OWNED

	Book value	Par value	Market value
United States Lib 1947 4½s.....	\$9,170 58	\$10,000 00	\$9,170 58
1947 4½s.....	9,029 63	10,000 00	9,029 63
1922 4½s.....	9,554 00	10,000 00	9,554 00
Arkansas Okla & West R R 1947 6s.....	1,950 00	2,000 00	100 00
Oklahoma St Imp 1914-20 6s.....	7,033 29	7,033 29	5,274 97
Columbia & Montour Elec Co 1943 5s.....	500 00	500 00	445 00
<b>Totals .....</b>	<b>\$37,227 50</b>	<b>\$39,533 29</b>	<b>\$33,574 18</b>

**THE COMMERCIAL TRAVELERS' MUTUAL ACCIDENT  
ASSOCIATION OF AMERICA**

70 GENESEE STREET, UTICA, N. Y.

[Commenced business 1883]

HENRY D. PIXLEY, President

H. E. TREVVETT, Secretary

Attorney for service of process in the State of New York, HENRY D. PIXLEY,  
418 Genesee street, Utica, N. Y.

**INCOME**

Membership fees .....	\$58,778 00	
First year's assessments or premiums.....	948,694 00	
Annual dues .....	111,595 00	
Reinstatements .....	5,385 00	
	<hr/>	
Total .....	\$1,124,452 00	
Deduct payments returned to applicants and members .....	1,194 00	
	<hr/>	
Net amount received from applicants and members.....	\$1,123,258 00	
Interest on:		
Bonds .....	\$39,493 06	
Deposits .....	3,570 88	
	<hr/>	
Rents .....		43,063 94
Miscellaneous .....		13,490 07
Federal income tax refund.....		379 60
		<hr/>
		2,415 04
<b>Total Income .....</b>	<b>\$1,182,606 65</b>	
<b>Ledger Assets December 31, 1919.....</b>	<b>1,209,415 19</b>	
		<hr/>
<b>Total .....</b>	<b>\$2,392,021 84</b>	

**DISBURSEMENTS**

Death claims .....	\$370,675 00	
Permanent disability claims.....	527,621 40	
Other payments to members.....	11,000 00	
	<hr/>	
Total payments to members.....		\$909,296 40
Salaries and other compensation of officers and trustees.....		31,500 00
Salaries and all other compensation of office employees.....		87,462 50
Medical examiners' fees and salaries.....		7,874 12
Traveling and other expenses of officers, trustees, agents and committees .....		9,158 50
Audit committee, \$450; bureau fees, \$910.25.....		1,360 25
Taxes .....		13,692 81
Rent .....		9,893 40
Advertising, emblems, printing and stationery.....		74,704 91
Postage, express, telegraph and telephone.....		51,642 54
Legal expense .....		5,042 03
Repairs and expenses on real estate.....		2,804 11
Miscellaneous .....		1,160 39

Insurance .....	539 15
Heat, light and water.....	2,910 00

**Total Disbursements .....** **\$1,209,041 11**

**Balance .....** **\$1,182,980 73**

**LEDGER ASSETS**

Book value of real estate.....	\$187,927 94
Book value of bonds.....	962,586 25
Cash in association's office.....	102 00
Deposited in trust companies and banks not on interest.....	16,700 44
Deposited in trust companies and banks on interest.....	15,664 10

**Total .....** **\$1,182,980 73**

**NON-LEDGER ASSETS**

Interest due and accrued on bonds.....	10,941 22
Market value of real estate over book value.....	28,369 41
Advance assessment .....	74,058 00

**Gross Assets .....** **\$1,296,349 36**

**DEDUCT ASSETS NOT ADMITTED**

Book value of bonds over market value.....	34,426 25
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**Total Admitted Assets.....** **\$1,261,923 11**

**LIABILITIES**

Policy or certificate claims:	
Incurred, not reported.....	\$35,000 00
Resisted .....	59,175 00
Reported, not yet adjusted.....	151,350 00

**Total .....** **\$245,525 00**

Reserve or emergency fund under section 205, New York insurance law .....	557,376 00
Advance premiums or assessments.....	74,058 00
Bills payable .....	4,332 33

**Total Liabilities .....** **\$881,291 33**

**EXHIBIT OF CERTIFICATES**

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1920 .....	115,106		59,371	
Written in 1920 .....	29,389		15,074	
Revived in 1920.....	2,966		1,483	
<b>Totals .....</b>	<u>147,461</u>		<u>75,928</u>	
Deduct terminated, decreased or transferred in 1920....	8,117		4,058	
<b>Total certificates in force December 31, 1920....</b>	<u>139,344</u>		<u>71,870</u>	
Terminated by death in 1920.	932		460	
Terminated by lapse in 1920.	6,534		3,181	
Terminated by cancellation and resigned in 1920.....	651		417	

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	29	\$145,000	18	\$80,000
Incurred in 1920.....	106	540,000	57	290,000
<b>Totals .....</b>	<b>135</b>	<b>\$685,000</b>	<b>73</b>	<b>\$370,000</b>
Paid in 1920.....	82	370,675	44	195,625
<b>Balance .....</b>	<b>53</b>	<b>\$314,325</b>	<b>29</b>	<b>\$174,375</b>
Saved by compromising or scaling down in 1920.....		49,325		29,375
Rejected and dropped in 1920	27	135,000	14	70,000
Claims unpaid December 31, 1920 .....	26	130,000	15	75,000

## SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	49	\$36,055	22	\$17,545
Incurred in 1920.....	7,733	585,595	4,628	308,637
<b>Totals .....</b>	<b>7,782</b>	<b>\$621,650</b>	<b>4,650</b>	<b>\$326,182</b>
Paid in 1920 .....	7,175	538,622	4,344	282,766
Rejected in 1920.....	17	\$2,503	10	\$936
Claims unpaid December 31, 1920, estimated liability..	590	80,525	296	38,480

## BONDS OWNED

	Book value	Par value	Market value
United States 1st Lib conv 1947 4½s.....	\$25,000 00	\$25,000	\$25,000
2d Lib conv 1942 4½s.....	75,000 00	75,000	75,000
3d Lib 1928 4½s.....	25,000 00	25,000	25,000
4th Lib 1938 4½s.....	176,330 00	140,000	119,000
		50,000	50,000
5th Victory Lib 1923 4½s.....	50,000 00	50,000	50,000
Lib loans clerk's acct.....	5,900 00	5,900	5,900
Akron Ohio sewer street 1925 4½s.....	10,000 00	10,000	9,800
Baltimore Md new sewerage 1961 4s.....	14,606 25	15,000	12,350
water 1968 4s.....	9,100 00	10,000	8,900
Buffalo N Y grade crossing 1926 4s.....	20,000 00	20,000	19,000
Chicago Ill gen corporate 1925 4s.....	10,000 00	10,000	9,700
Cincinnati Ohio waterworks 1953 4½s.....	10,000 00	10,000	9,400
1956 4½s.....	10,000 00	10,000	9,400
Cleveland Ohio waterworks 1931 4½s.....	9,700 00	10,000	9,500
extended time 1941-42 4½s.....	15,000 00	15,000	14,250
Dallas Texas school 1943 4½s.....	15,000 00	15,000	13,350
Des Moines Iowa city hall 1922 4s.....	9,975 00	10,000	9,900
Detroit Mich school 1945 4s.....	10,000 00	10,000	9,100
Elmira N Y school 1933-34 4½s.....	10,000 00	10,000	9,900
Geneva N Y water 1926 4s.....	10,000 00	10,000	9,700
Jamestown N Y paving 1921-25 4½s.....	5,000 00	5,000	4,970
Jersey City N J rdg 1923 4½s.....	10,000 00	10,000	9,800
school 1952 4½s.....	10,000 00	10,000	9,300
Mass State expense 1940 3½s.....	25,000 00	25,000	22,750
Milwaukee Wis sewer 1930 4½s.....	20,000 00	20,000	19,600
Minneapolis Minn municipal 1937 4s.....	10,000 00	10,000	9,100
Mt Vernon N Y sewer 1948 4½s.....	10,000 00	10,000	9,600
Nashville Tenn high school 1940 4½s.....	15,000 00	15,000	14,100
Newark N J sewer 1961 4s.....	15,000 00	15,000	13,350
Newburgh N Y paving 1925 4½s.....	10,000 00	10,000	10,000

New York City public park 1923 3/4s.....	30,000 00	30,000	28,200
water 1929 4s.....	20,000 00	20,000	18,200
public park 1930 4/4s.....	20,000 00	20,000	19,000
Omaha Neb sewer 1934 4/4s.....	10,000 00	10,000	9,600
Paterson N J school 1934 4s.....	14,775 00	15,000	14,400
Philadelphia Pa school 1928 3/4s.....	30,000 00	20,000	17,800
Poughkeepsie N Y rdg 1930 4/4s.....	15,000 00	15,000	14,560
Providence R I highway 1930 2s.....	9,200 00	10,000	8,700
Rochester N Y school 1944 4/4s.....	10,000 00	10,000	10,000
St Paul Minn library 1943 4/4s.....	15,000 00	15,000	14,250
San Antonio Texas paving 1944 5s.....	10,000 00	10,000	9,800
Schenectady N Y school—sewer 1924-25 4/4s.....	10,000 00	10,000	9,900
Syracuse N Y school—sewer 1926 4/4s.....	10,000 00	10,000	9,900
park 1927 4/4s.....	10,000 00	10,000	9,900
Toledo Ohio park blvd 1925 4/4s.....	10,000 00	10,000	9,900
Trenton N J city hall 1939 4s.....	10,000 00	10,000	9,200
Utica N Y library 1921-22 4s.....	8,000 00	8,000	7,520
1923-24 4s.....	6,000 00	6,000	5,720
tax release 1921-24 4/4s.....	8,000 00	8,000	7,940
public imp 1929-30 4/4s.....	10,000 00	10,000	9,900
Waterbury Conn Brooklyn Bridge 1944 4/4s.....	10,000 00	10,000	9,600
Watertown N Y public imp 1942 4/4s.....	15,000 00	15,000	14,100
White Plains N Y current indebtedness 1928 5s.....	10,000 00	10,000	10,400
Yonkers N Y school 1928-29 4s.....	12,000 00	12,000	12,250
Youngstown Ohio waterworks 1933 5s.....	10,000 00	10,000	10,100
<b>Totals .....</b>	<b>3964,526 25</b>	<b>3960,900</b>	<b>3920,160</b>



## CREMIEUX BENEVOLENT SOCIETY

600 W. 165th STREET, NEW YORK

[Commenced business 1848]

MATTHEW M. EDELMAN, President                      CHARLES ROSENFELD, Secretary  
Attorneys for service in the State of New York, MATTHEW M. EDELMAN and  
CHAS. ROSENFELD

### INCOME

Membership fees .....	\$2,601 35	
First year's assessments or premiums.....	2 50	
	\$2,603 85	
Net amount received from applicants and members.....		\$2,603 85
Interest on:		
Mortgage loans .....	\$400 00	
Bonds and stocks.....	247 50	
Deposits .....	101 82	
	749 32	
Rents .....		1,083 28
Cemetery receipts .....		285 30
Anniversary fund .....		104 50
Sundries .....		345 88
		\$5,172 13
<b>Total Income</b> .....		<b>\$5,172 13</b>
Ledger Assets December 31, 1919.....		<b>45,619 54</b>
		<b>\$50,791 67</b>

### DISBURSEMENTS

Death claims .....	\$1,000 00	
Sick and accident claims.....	225 00	
	\$1,225 00	
Total payments to members.....		\$1,225 00
Salaries of officers and trustees.....		336 00
Medical examiners' fees and salaries.....		3 00
Rent .....		60 75
Advertising, printing and stationery.....		78 00
Funeral and cemetery expense.....		286 90
Miscellaneous .....		141 30
		\$2,130 95
<b>Total Disbursements</b> .....		<b>\$2,130 95</b>
<b>Balance</b> .....		<b>\$48,660 72</b>

### LEDGER ASSETS

Book value of real estate.....	\$26,428 34
Mortgage loans .....	8,000 00
Book value of bonds.....	6,000 00
Cash in association's office.....	389 08
Deposited in trust companies and banks on interest.....	7,843 30
	\$48,660 72
<b>Total</b> .....	<b>\$48,660 72</b>

## NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages .....	\$200 00
Other assets .....	134 38
<b>Total</b> .....	<b>334 38</b>
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued .....	
Arrears for anniversary and postage .....	60 00
Beth El Cemetery .....	15 30
Mt. Neboh Cemetery .....	600 00
Cypress Hill Cemetery .....	6,349 60
<b>Gross Assets</b> .....	<b>3,500 00</b>
	<b>\$59,520 00</b>

## DEDUCT ASSETS NOT ADMITTED

Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims .....	
Arrears for anniversary and postage .....	\$60 00
Beth El Cemetery .....	15 30
Mt. Neboh Cemetery .....	600 00
Cypress Hill Cemetery .....	6,349 60
<b>Total</b> .....	<b>3,500 00</b>
	<b>10,524 90</b>
<b>Total Admitted Assets</b> .....	<b>\$48,995 10</b>

## LIABILITIES

Policy or certificate claims due and unpaid .....	\$500 00
Reserve or emergency fund under section 205, New York insurance law .....	680 00
Salaries and miscellaneous accounts due or accrued .....	84 00
Advance premiums or assessments .....	47 00
<b>Total Liabilities</b> .....	<b>\$1,311 00</b>

## EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1919 .....	161	\$74,700
Written in 1920 .....	7	1,400
Increased in 1920 .....		2,400
<b>Totals</b> .....	<b>168</b>	<b>\$78,500</b>
Deduct terminated, decreased or transferred in 1920 .....	3	1,500
<b>Total certificates in force December 31, 1920</b> .....	<b>165</b>	<b>\$77,000</b>

## EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1919 .....		
Incurred in 1920 .....	3	\$1,500
Paid in 1920 .....	2	1,000
<b>Claims unpaid December 31, 1920</b> .....	<b>1</b>	<b>500</b>

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Number	Amount
Incurred in 1920.....	12	\$225
Paid in 1920.....	12	225

## BONDS OWNED

	Book value	Par value	Market value
U S Lib 1st 1947 3½s.....	\$1,000 00	\$1,000	\$1,000
U S Lib 4th 4½s.....	5,000 00	5,000	5,000
Totals.....	<u>\$6,000 00</u>	<u>\$6,000</u>	<u>\$6,000</u>

## EMPIRE STATE DEGREE OF HONOR \*

## STOCKTON, N. Y.

[Commenced business 1886]

A. E. HALL, President

C. G. WARREN, Secretary

Attorney for service of process in the State of New York, B. S. DEAN,  
Fenton Building, Jamestown, N. Y.

INCOME	
Membership fees .....	\$66 50
Subsequent years' assessments or premiums...	187,583 27
Other payments by applicants and members...	2,164 44
<b>Total</b> .....	<b>\$189,814 21</b>
Deduct payments returned to applicants and members .....	32 51
<b>Net amount received from applicants and members</b> .....	<b>\$189,781 70</b>
Interest on:	
Mortgage loans .....	\$15,038 24
Bonds .....	2,434 02
Deposits .....	1,610 38
Other sources .....	97 78
	<u>19,180 40</u>
Rents .....	16 34
Miscellaneous .....	129 33
	<u>\$209,107 77</u>
<b>Total Income</b> .....	<b>\$209,107 77</b>
<b>Ledger Assets December 31, 1919</b> .....	<b>364,417 82</b>
	<u>\$573,525 59</u>
<b>Total</b> .....	<b>\$573,525 59</b>

## DISBURSEMENTS

Total payments to members .....	\$147,289 16
Commissions and fees to agents account subsequent years' fees, dues, assessments or premiums .....	4,773 00
Salaries of managers or agents .....	4,279 09
Salaries and other compensation of officers and trustees .....	4,573 72
Salaries and other compensation of committees .....	242 00
Salaries and all other compensation of office employees .....	2,979 00
Medical examiners' fees and salaries .....	2,204 90
Traveling and other expenses of officers, trustees, agents and committees .....	427 28
Collection and remittance of fees, dues, assessments and premiums .....	8,968 37
Insurance department fees and licenses, \$44; other fees and licenses, \$269.67 .....	313 67
Taxes .....	1,567 41
Advertising, printing and stationery .....	1,908 69
Postage, express, telegraph and telephone .....	406 91
Legal expense .....	1,410 68

\* Name changed to Empire State Life Assurance Society, June 20, 1921.

Furniture and fixtures.....	215 60
Miscellaneous .....	478 50
Gross loss on sale or maturity of ledger assets: Real estate..	1,240 92

**Total Disbursements .....** **\$183,278 90**

**Balance .....** **\$390,246 69**

## LEDGER ASSETS

Book value of real estate.....	\$2,782 42
Mortgage loans .....	285,025 00
Book value of bonds.....	63,029 55
Deposited in trust companies and banks on interest.....	39,409 72

**Total .....** **\$390,246 69**

## NON-LEDGER ASSETS

Interest due and accrued:

Mortgages .....	\$6,715 29
Bonds .....	804 08

**Total .....** **7,519 37**

Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued .....

16,950 85

**Gross Assets .....** **\$414,716 91**

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value..... 1,728 25

**Total Admitted Assets .....** **\$412,988 66**

## LIABILITIES

Policy or certificate claims due and unpaid.....	\$15,000 00
Reserve or emergency fund under section 205, New York insurance law .....	14,884 80
Salaries and miscellaneous accounts due or accrued.....	1,315 26

**Total Liabilities .....** **\$31,200 06**

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	7,894	\$6,740,750	6,038	\$5,190,000
Written in 1920.....	584	475,500	464	380,000
<b>Totals .....</b>	<b>8,478</b>	<b>\$7,216,250</b>	<b>6,502</b>	<b>\$5,570,000</b>
Deduct terminated, decreased or transferred in 1920....	572	559,500	445	452,750
<b>Total certificates in force December 31, 1920.....</b>	<b>7,906</b>	<b>\$6,656,750</b>	<b>6,057</b>	<b>\$5,117,250</b>
Terminated by death in 1920.	158	147,250	129	121,250
Terminated by lapse in 1920.	414	412,250	316	331,500

Received in 1920 from members in New York:

Mortuary .....	\$146,735 06
Expense .....	1,716 75

**Total .....** **\$148,451 81**

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	17	\$16,000	13	\$12,000
Reported in 1920.....	158	147,250	129	121,250
<b>Totals .....</b>	<b>175</b>	<b>\$163,250</b>	<b>142</b>	<b>\$133,250</b>
Paid in 1920.....	158	147,289	127	119,566
<b>Balance .....</b>	<b>17</b>	<b>\$15,961</b>	<b>15</b>	<b>\$13,684</b>
Saved by compromising or scaling down in 1920.....		961		684
Claims unpaid December 31, 1920 .....	17	15,000	15	13,000

## BONDS OWNED

	Book value	Par value	Market value
Chicago Rock Island & Pacific R R 1934 4s.....	\$5,000 00	\$5,000	\$3,550
City of Jamestown N Y school 1923 5s.....	7,500 00	7,500	7,575
1926 5s.....	3,000 00	3,000	3,080
Town of Rotterdam and Niskayuna school 1921 5s.....	1,000 00	1,000	1,000
1923 5s.....	1,000 00	1,000	1,000
1923 5s.....	1,000 00	1,000	1,000
Ellington school 1921-23 5s.....	4,000 00	4,000	4,000
United States 1st Lib 1947 3½s.....	5,000 00	5,000	5,000
2d Lib 1942 4½s.....	5,100 00	5,100	5,100
3d Lib 1923 4½s.....	5,000 00	5,000	5,000
4th Lib 1928 4½s.....	1,000 00	1,000	1,000
Victory Lib 1923 4½s.....	2,000 00	2,000	2,000
3d Lib 1928 4½s.....	8,763 25	10,000	8,800
4th Lib 1938 4½s.....	995 00	1,100	995
Victory Loan 1923 4½s.....	290 25	300	290
2d Lib conv 1942 4½s.....	991 70	1,100	992
3d Lib 1923 4½s.....	468 75	500	469
Trinity Bldg Corp N Y 1939 5½s.....	9,900 00	10,000	9,500
Fisk Rubber Co 1923 6s.....	1,000 00	1,000	1,000
<b>Totals .....</b>	<b>\$63,029 55</b>	<b>\$64,600</b>	<b>\$61,301</b>

## EXPRESSMEN'S MUTUAL BENEFIT ASSOCIATION

136 LIBERTY STREET, NEW YORK

[Commenced business 1869]

E. A. STEDMAN, President

W. E. SCOTT, Secretary

Attorney for service of process in the State of New York, W. E. SCOTT,  
51 Broadway, New York.

## INCOME

First year's assessments or premiums.....	\$37,845 20	
Subsequent years' assessments or premiums...	95,688 78	
Other payments by applicants and members...	6,660 04	
Net amount received from applicants and members.....		\$140,194 02
Interest on:		
Bonds and stocks .....	\$34,948 89	
Deposits .....	414 17	
		<u>35,363 06</u>
Total Income .....		\$175,557 08
Ledger Assets December 31, 1919.....		<u>864,236 60</u>
Total .....		<u>\$1,039,793 66</u>

## DISBURSEMENTS

Death claims .....	\$60,000 00	
Other payments to members.....	7,189 53	
Total payments to members .....		\$67,189 53
Commissions and fees to agents account first year's fees, dues, assessments or premiums .....		5,631 81
Salaries of managers or agents .....		2,550 00
Salaries of officers and trustees.....		300 00
Salaries of office employees .....		6,773 79
Medical examiners' fees and salaries.....		29,145 00
Collection and remittance of fees, dues, assessments and pre- miums .....		1,244 49
Insurance department fees and licenses, \$11; other fees and licenses, \$96.14 .....		107 14
Taxes .....		5,678 66
Rent .....		544 98
Advertising, printing and stationery.....		2,935 00
Postage, express, telegraph and telephone.....		605 36
Legal expense .....		150 00
Miscellaneous .....		942 06
Gross loss on sale or maturity of ledger assets: Bonds.....		5,155 00
Total Disbursements .....		<u>\$128,952 83</u>
Balance .....		<u><u>\$910,840 85</u></u>

## LEDGER ASSETS

Book value of bonds, \$715,006.16; stocks, \$46,341.....	\$761,347 16
Deposited in trust companies and banks on interest.....	29,145 64
Liens against policies .....	38,982 05
Loans on policies .....	83,368 00
<b>Total .....</b>	<b>\$910,840 85</b>

## NON-LEDGER ASSETS

Interest due and accrued: Bonds.....	9,875 78
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued .....	23,378 16
<b>Gross Assets .....</b>	<b>\$944,094 79</b>

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value.....	43,849 42
<b>Total Admitted Assets .....</b>	<b>\$900,245 37</b>

## LIABILITIES

Policy or certificate claims:	
Due and unpaid .....	\$1,000 00
Incurred, not reported .....	6,000 00
Reported, not yet adjusted.....	3,000 00
<b>Total .....</b>	<b>\$10,000 00</b>
Reserve or emergency fund under section 205, New York insurance law .....	805,142 00
Salaries and miscellaneous accounts due or accrued.....	17,831 17
Advance premiums or assessments.....	1,345 11
Surplus .....	65,927 09
<b>Total Liabilities .....</b>	<b>\$900,245 37</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	4,115	\$4,427,744	914	\$887,940
Written in 1920.....	7,746	9,336,097	2,462	2,695,809
<b>Totals .....</b>	<b>11,861</b>	<b>\$13,763,841</b>	<b>3,376</b>	<b>\$3,583,749</b>
Deduct terminated, decreased or transferred in 1920....	268	298,500	29	31,000
<b>Total certificates in force December 31, 1920...</b>	<b>11,593</b>	<b>\$13,465,341</b>	<b>3,347</b>	<b>\$3,552,749</b>
Terminated by death in 1920.	48	58,000	8	12,000
Terminated by lapse in 1920.	195	208,000	17	15,000
Terminated by cash surrender in 1920 .....	25	32,500	4	4,000

Received in 1920 from members in New York:

Mortuary .....	\$38,390 09
Expense .....	1,919 50
<b>Total .....</b>	<b>\$40,309 59</b>



## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	6	\$8,000	.....	.....
Incurred in 1920.....	42	56,000	8	\$12,000
Totals .....	48	\$64,000	8	\$12,000
Paid in 1920.....	44	60,000	8	12,000
Balance .....	4	\$4,000	.....	.....
Claims unpaid December 31, 1920 .....	4	4,000	1	\$1,000

## BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
United States 2d Lib conv 1942 4½s.....	\$20,000 00	\$20,000	\$20,000
3d 1928 4½s.....	28,584 24	40,000	28,584
4th 1938 4½s.....	70,965 73	75,000	70,965
5th 1923 4½s.....	25,000 00	25,000	25,000
Cleveland Ohio fire dept 1955 4½s.....	5,289 13	5,000	4,700
Council Bluffs Ia waterworks 1923 4½s.....	5,060 00	5,000	4,950
Greenburgh N Y road tmp 1938 4½s.....	5,940 00	6,000	5,760
Houston Tex sewer 1951 4½s.....	4,866 40	5,000	4,800
Kansas City Kans electric light 1941 4½s.....	5,000 00	5,000	4,700
New York City water sup corp stock 1959 4s.....	9,600 00	10,000	9,100
corp stock 1957 4½s.....	5,106 25	5,000	5,000
1962 4½s.....	5,060 00	5,000	4,760
1960 4½s.....	5,000 00	5,000	4,760
1967 4½s.....	10,175 00	10,000	10,000
Toronto Ont Can 1948 4s.....	7,494 41	8,733	6,715
Yonkers N Y assessment 1922 4½s.....	5,060 00	5,000	4,950
Atch Top & S Fe Ry Tr Cont S L 1st mtg 1963 4s.....	8,400 00	10,000	7,900
gen mtg 1995 4s.....	8,400 00	10,000	8,100
C Ar 1st r 1962 4½s.....	4,600 00	5,000	4,250
Baltimore & Ohio R R S W div 1st mtg 1925 3½s.....	4,400 00	5,000	4,100
Ohio River 1st mtg 1936 5s.....	5,160 00	5,000	4,650
conv 1933 4½s.....	8,700 00	10,000	7,600
1st mtg 1948 4s.....	8,700 00	10,000	7,600
rfdg & gen mtg 1996 5s.....	9,200 00	10,000	7,700
Central R R of N J gen mtg 1937 5s.....	5,560 00	5,000	5,150
Chi Milw & St P R R Ch & Pac West div 1st m 1921 5s.....	7,070 00	7,000	6,390
Fargo & So Ry 1st mtg 1924 6s.....	5,300 00	5,000	4,950
gen 4s ser A 1939 4s.....	8,400 00	10,000	7,400
Chicago & N W Ry St L Peoria & N W 1st 1948 5s.....	5,100 00	5,000	4,650
ext reg 1926 4s.....	4,700 00	5,000	1,400
1930 7s.....	9,960 00	10,000	13,400
Chicago R I & Pac Ry gen mtg 1938 4s.....	4,100 00	5,000	3,800
Gr Trunk Ry of Canada D & T Sh Line 1st m 1953 4s.....	8,200 00	10,000	7,000
Chesapeake & Ohio Ry 1st cons mtg 1939 5s.....	10,400 00	10,000	9,600
Virginia Ry 1st mtg ser A 1962 5s.....	4,700 00	5,000	1,400
Canadian Pac Ry spec inv fund reg 1924 6s.....	5,060 00	5,000	4,900
Chi & N W Ry C St P M & O Ry deb C St L & N O 1930 5s.....	4,850 00	5,000	4,500
Illinois Central Memphis div 1st mtg 1961 4s.....	4,200 00	5,000	3,850
St L div term 1st mtg 1961 3½s.....	7,700 00	10,000	7,200
Gr Northern Ry St P M & M cons mtg 1933 4½s.....	4,850 00	5,000	1,650
Mont ext 1st m 1937 4s.....	4,600 00	5,000	4,300
C E & Q R R gen mtg 1959 4s.....	8,900 00	10,000	8,300
Kansas City Term Ry 1st mtg 1960 4s.....	8,400 00	10,000	7,700
Louisville & Nashville R R Atl K & C div 1965 4s.....	4,200 00	5,000	3,900
unified mtg 1940 4s.....	4,560 00	5,000	4,300
Missouri Kans & Tex 1st mtg 1990 4s.....	3,460 00	5,000	3,200
G H & H 1st mtg 1933 5s.....	4,060 00	5,000	3,550
New York Ontario & Westn Ry rfdg mtg 1992 4s.....	7,300 00	10,000	6,600
N Y Cent R R C C & St L gen mtg 1993 4s.....	7,200 00	10,000	7,100
Carthage & Adiron 1st mtg 1981 4s.....	3,850 00	5,000	3,650
T H & B 1st mtg 1946 4s.....	4,100 00	5,000	3,550
L S & M S Ry deb 1931 4s.....	4,550 00	5,000	4,350
Can So Ry cons 1962 5s.....	4,860 00	5,000	4,560
Mich Cent deb 1929 4s.....	4,160 00	5,000	4,100
L S & M S Ry deb 1928 4s.....	4,600 00	5,000	4,400
cons mtg 1998 4s.....	11,850 00	15,600	10,960

West Shore 1st mtg 2361 4s.....	12,750 00	15,000	11,550
gen mtg 1987 3½s.....	3,950 00	5,000	3,800
Chi Ind & So gtd mtg 1956 4s.....	4,200 00	5,000	3,800
Mich Cent Joliet & N Ind 1st m 1957 4s.	3,200 00	10,000	7,400
eq tr of 1913 1922 4½s.....	4,850 00	5,000	4,900
New York Cen R R 1st mtg ser A 1963 4½s.....	4,750 00	5,000	4,200
N Y New Haven & Hartford B & M R R deb 1929 4½s.	3,800 00	10,000	7,900
Portland ter 1 m gtd 1961 4s	3,400 00	10,000	8,100
Cent N B Ry 1st m 1961 4s	3,450 00	5,000	3,000
N Y W & B 1st m 1946 4½s	3,050 00	5,000	2,500
Norfolk & Western Ry col con & term 1s m 1922 5s....	5,000 00	5,000	4,950
Pennsylvania R R gen mtg 1945 4½s.....	9,600 00	10,000	8,800
Cin Leb & No Ry 1st c m 1942 4s....	4,400 00	5,000	3,950
Penn Co 1911 4s.....	4,650 00	5,000	4,360
L I R R rfdg mtg 1949 4s.....	4,300 00	5,000	3,900
cons 1960 4½s.....	5,100 00	5,000	4,700
Vandalia cons mtg ser A 1955 4s.....	4,200 00	5,000	4,000
Southern Railway Memphis div 1st mtg 1996 5s.....	4,850 00	5,000	4,500
1st cons mtg 1994 5s.....	4,900 00	5,000	4,600
Southern Pacific Co Ore Sh Line rfdg 1929 4s.....	3,800 00	10,000	8,400
conv 1929 4s.....	3,800 00	10,000	8,300
Cent Pac Ry 1st rfdg mtg 1949 4s..	3,400 00	10,000	7,800
r r 1st rfdg mtg 1955 4s.....	17,400 00	20,000	16,000
Union Pacific R R Ore R R & Nav Co cons m 1946 4s.	3,800 00	10,000	8,100
1st lien & rfdg mtg 2003 4s.....	4,400 00	5,000	4,000
1st r r & l grant 1947 4s.....	4,600 00	5,000	4,250
Terminal R R Assn of St L 1st mtg 1939 4½s.....	9,700 00	10,000	9,000
Adams Express Co coll trust 1947 4s.....	7,300 00	10,000	6,000
1948 4s.....	7,500 00	10,000	6,000
American Tel & Tel Co col trust 1946 5s.....	9,700 00	10,000	8,600
Federal Land Bank Spokane Wash 1929 4½s.....	1,005 00	1,000	980
St Paul Minn 1929 4½s.....	4,020 00	4,000	3,720
Midvale Steel & Ordnance Co conv 1936 5s.....	9,000 00	10,000	8,300
Prov of Ontario Canada 1926 5s.....	9,700 00	10,000	9,400
Totals of bonds.....	\$715,008 16	\$787,733	\$675,150
Stocks:			
150 American Express Co.....	\$15,000 00	\$15,000	\$30,100
337 Wells Fargo & Co.....	31,341 00	33,700	23,242
Totals of stocks.....	\$46,341 00	\$48,700	\$42,342
Totals of bonds and stocks.....	\$761,347 16	\$836,433	\$717,492

## GOLD AND STOCK LIFE INSURANCE ASSOCIATION

195 BROADWAY, NEW YORK

[Commenced business 1878]

GARDNER IRVING, President

HARRY W. DEALY, Secretary

Attorney for service of process in the State of New York, GARDNER IRVING,  
195 Broadway, New York

The figures appearing in this abstract are those of an examination by the department as of December 31, 1920.

### INCOME

Membership fees .....	\$62 00	
First year's assessments or premiums.....	10,222 35	
Total .....	\$10,284 35	
Deduct payments returned to applicants and members .....	11 70	
Net amount received from applicants and members.....		\$10,272 65
Interest on:		
Bonds and stocks .....	\$412 50	
Deposits .....	132 51	
		545 01
Total Income .....		\$10,817 66
Ledger Assets December 31, 1919.....		10,104 98
Total .....		\$20,922 64

### DISBURSEMENTS

Death claims .....		\$7,350 00
Commissions and fees to agents account first year's fees, dues, assessments or premiums .....	48 00	
Salaries of office employees .....	215 00	
Fees and licenses .....	2 85	
Taxes .....	24 00	
Advertising, printing and stationery.....	342 37	
Postage, express, telegraph and telephone.....	238 88	
Total Disbursements .....		\$8,221 10
Balance .....		\$12,701 54

### LEDGER ASSETS

Book value of bonds .....	\$8,799 58
Deposited in trust companies and banks on interest.....	3,901 96
Total .....	\$12,701 54

NON-LEDGER ASSETS

Interest due and accrued:

Bonds .....	\$128 75
Other assets .....	76 86

Total .....	205 61
Assessments in course of collection.....	1,000 00
<b>Gross Assets .....</b>	<b>\$13,907 15</b>

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	1,939 58
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<b>Total Admitted Assets .....</b>	<b>\$11,967 57</b>
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LIABILITIES

Policy or certificate claims adjusted, not yet due.....	\$5,250 00
Reserve or emergency fund under section 205, New York insurance law .....	633 15
Advance dues or assessments.....	170 06

<b>Total Liabilities .....</b>	<b>\$6,053 21</b>
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EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1919.....	1,090	\$545,000
Written in 1920.....	78	39,000
<b>Totals .....</b>	<b>1,168</b>	<b>\$584,000</b>
Deduct terminated, decreased or transferred in 1920.....	123	61,500
<b>Total certificates in force December 31, 1920....</b>	<b>1,045</b>	<b>\$522,500</b>
Terminated by death in 1920.....	18	9,000
Terminated by lapse in 1920.....	105	52,500

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1919.....	14	\$3,600
Incurred in 1920.....	18	9,000
<b>Totals .....</b>	<b>32</b>	<b>\$12,600</b>
Paid in 1920.....	14	7,350
<b>Claims unpaid December 31, 1920.....</b>	<b>18</b>	<b>\$5,250</b>

BONDS OWNED

	Book value	Par value	Market value
Kansas City & Pacific R R 1st mtg 1900 4s.....	\$1,823 50	\$3,000	\$1,100
Wisconsin Central R R 1st mtg 1949 4s.....	1,840 00	2,000	1,500
Southern Pacific R R gen mtg 1949 4s.....	1,842 50	2,000	1,530
Seattle Lighting Co rfdg mtg 1949 5s.....	2,984 53	3,000	2,340
Northwestern Tel Co 1st mtg 1934 4½s.....	500 00	500	400
<b>Totals .....</b>	<b>\$8,789 53</b>	<b>\$3,500</b>	<b>\$6,860</b>

## GOLDEN EAGLE ASSOCIATION

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1810 BROADWAY, BROOKLYN, N. Y.

[Commenced business 1884]

DAVID E. TERRY, President

W. O. DIETRICH, Secretary

Attorney for service of process in the State of New York, EDWARD A. RICHARDS,  
32 Court street, Brooklyn, N. Y.

### INCOME

First year's assessments or premiums.....	\$26,762 80	
Subsequent years' assessments or premiums...	83,055 54	
Other payments by applicants and members...	570 75	
Total .....	\$110,389 09	
Deduct payments returned to applicants and members .....	6 00	
Net amount received from applicants and members.....		\$110,383 09
Interest on:		
Bonds .....	\$4,379 69	
Deposits .....	4,571 40	
		8,951 09
Total Income .....		\$119,334 18
Ledger Assets December 31, 1919.....		228,647 98
Total .....		\$347,982 16

### DISBURSEMENTS

Death claims .....	\$19,658 75	
Sick and accident claims.....	13,372 25	
Total payments to members.....		\$33,031 00
Commissions and fees to agents account first year's fees, dues, assessments or premiums.....		11,222 25
Commissions and fees to agents account subsequent years' fees, dues, assessments or premiums.....		15,601 33
Salaries and other compensation of officers and trustees.....		13,585 00
Salaries of office employees.....		3,345 00
Insurance department fees and licenses.....		52 39
Taxes .....	4,839 57	
Rent .....	480 00	
Advertising, printing and stationery.....	1,269 99	
Postage, express, telegraph and telephone.....	477 75	
Legal expense .....	50 00	
Furniture and fixtures.....	422 00	
Miscellaneous .....	587 98	
Total Disbursements .....		\$84,984 24
Balance .....		\$263,017 92

## LEDGER ASSETS

Book value of bonds.....	\$121,857 00
Cash in association's office.....	1,725 76
Deposited in trust companies and banks on interest.....	139,435 16
<b>Total .....</b>	<b>\$263,017 92</b>

## NON-LEDGER ASSETS

Interest due and accrued:	
Bonds .....	\$950 52
Other assets .....	1,010 31
<b>Total .....</b>	<b>1,960 83</b>
Premiums or assessments actually collected by agencies not yet turned over to association.....	2,413 85
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued .....	1,350 60
<b>Gross Assets .....</b>	<b>\$268,743 20</b>

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	1,957 00
<b>Total Admitted Assets.....</b>	<b>\$266,786 20</b>

## LIABILITIES

Policy or certificate claims:	
Incurred, not reported.....	\$323 25
Reported, not yet adjusted.....	2,882 98
<b>Total .....</b>	<b>\$3,206 23</b>
Reserve or emergency fund under section 205, New York insurance law .....	10,605 83
Commissions to agents due or accrued.....	514 51
Taxes due or accrued.....	46 30
Advance premiums or assessments.....	624 24
<b>Total Liabilities .....</b>	<b>\$14,997 11</b>

## EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1919.....	9,040	\$1,321,388
Written in 1920.....	2,756	429,349
<b>Totals .....</b>	<b>11,796</b>	<b>\$1,750,737</b>
Deduct terminated, decreased or transferred in 1920.....	1,201	182,453
<b>Total certificates in force December 31, 1920....</b>	<b>10,595</b>	<b>\$1,568,284</b>
Terminated by death in 1920.....	179	21,524
Terminated by lapse in 1920.....	1,022	160,929
<b>Received in 1920 from members in New York:</b>		
Claim .....		\$64,046 63
Expense .....		46,336 46
<b>Total .....</b>		<b>\$110,383 09</b>

## EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1919.....	13	\$1,245
Incurred in 1920.....	179	21,524
<b>Totals</b> .....	<b>192</b>	<b>\$22,769</b>
Paid in 1920.....	168	19,658
<b>Balance</b> .....	<b>24</b>	<b>\$3,111</b>
Saved by compromising or scaling down in 1920.....	.....	314
Claims unpaid December 31, 1920.....	24	2,797

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Number	Amount
Claims unpaid December 31, 1919.....	33	\$293
Incurred in 1920.....	1,878	14,918
<b>Totals</b> .....	<b>1,911</b>	<b>\$15,211</b>
Paid in 1920.....	1,473	13,372
Rejected in 1920.....	399	\$1,430
Claims unpaid December 31, 1920, estimated liability.	39	409

## BONDS OWNED

	Book value	Par value	Market value
United States 2d Lib 1943 4s.....	\$43,250 00	\$45,000	\$41,250
2d Lib 1938 4½s.....	29,795 50	30,000	29,400
4th Lib 1938 4½s.....	34,711 50	35,000	34,250
Victory Lib 1923 4½s.....	15,000 00	15,000	15,000
<b>Totals</b> .....	<b>\$121,857 00</b>	<b>\$125,000</b>	<b>\$119,900</b>

THE INSURANCE CLERKS' MUTUAL BENEFIT  
ASSOCIATION OF THE CITY OF NEW YORK

95 WILLIAM STREET, NEW YORK

[Commenced business 1872]

A. M. THORBURN, President W. P. YOUNG, Secretary  
Attorney for service of process in the State of New York, WILLIAM H. OSBORNE,  
95 William street, New York

INCOME

Membership fees .....	\$1,180 00	
First year's assessments or premiums.....	1,205 27	
Subsequent years' assessments or premiums..	30,531 93	
Other payments by applicants and members...	6,595 50	
<b>Total .....</b>	<b>\$39,512 70</b>	
Deduct payments returned to applicants and members .....	15 22	
<b>Net amount received from applicants and members.....</b>		<b>\$39,497 48</b>
Interest on:		
Mortgage loans .....	\$1,543 66	
Bonds and stocks.....	4,586 36	
Deposits .....	175 35	
		<b>6,305 37</b>
Advertising in annual report.....		655 00
Exchange on checks.....		58
<b>Total Income .....</b>		<b>\$46,458 43</b>
Ledger Assets December 31, 1919.....		<b>123,464 47</b>
<b>Total .....</b>		<b>\$169,923 90</b>

DISBURSEMENTS

Death claims .....	\$20,000 00	
Other payments to members.....	100 00	
<b>Total payments to members.....</b>		<b>\$20,100 00</b>
Commissions and fees to agents account first year's fees, dues, assessments or premiums.....		821 00
Salaries of office employees.....		3,787 73
Medical examiners' fees and salaries.....		811 50
Traveling and other expenses of officers, trustees, agents and committees .....		35 91
Taxes .....		15 00
Rent .....		781 23
Advertising, printing and stationery.....		317 85
Postage, express, telegraph and telephone .....		410 02



Miscellaneous, including \$163.93 audit; \$634 printing annual report .....	1,082 29
Gross loss on sale or maturity of ledger assets: Bonds.....	12 50
<b>Total Disbursements</b> .....	<b>\$28,155 03</b>
<b>Balance</b> .....	<b>\$141,767 87</b>

## LEDGER ASSETS

Mortgage loans .....	\$28,750 00
Book value of bonds, \$91,544.63; stocks, \$12,000 .....	103,544 63
Deposited in trust companies and banks on interest.....	9,473 24
<b>Total</b> .....	<b>\$141,767 87</b>

## NON-LEDGER ASSETS

Interest accrued		
Mortgages .....	\$238 02	
Bonds .....	1,131 62	
<b>Total</b> .....		<b>1,369 64</b>
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued .....		5,564 65
<b>Gross Assets</b> .....		<b>\$148,702 16</b>

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value .....	\$4,041 25	
Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims .....	2,564 65	
<b>Total</b> .....		<b>7,205 90</b>
<b>Total Admitted Assets</b> .....		<b>\$141,496 26</b>

## LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$3,000 00
Reserve or emergency fund under section 205, New York insurance law .....	2,700 00
Advance premiums or assessments.....	686 70
<b>Total Liabilities</b> .....	<b>\$6,386 70</b>

## EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1919.....	2,151	\$2,151,000
Written in 1920 .....	212	212,000
Revived in 1920.....	2	2,000
<b>Totals</b> .....	<b>2,365</b>	<b>\$2,365,000</b>
Deduct terminated, decreased or transferred in 1920.....	157	157,000
<b>Total certificates in force December 31, 1920.....</b>	<b>2,208</b>	<b>\$2,208,000</b>
Terminated by death in 1920.....	23	23,000
Terminated by lapse in 1920.....	134	134,000

## Received in 1920 from members in New York:

Mortuary .....	\$31,037 20
Reserve .....	700 00
Expense .....	7,775 50
<b>Total .....</b>	<b>\$39,512 70</b>

## EXHIBIT OF DEATH CLAIMS

	Number	Amount
Reported in 1920.....	23	\$23,000
Paid in 1920.....	20	20,000
<b>Claims unpaid December 31, 1920.....</b>	<b>3</b>	<b>\$3,000</b>

## BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
United States 3d Lib 1928 4 $\frac{1}{2}$ s.....	\$5,000 00	\$5,000	\$5,000
1928 4 $\frac{1}{2}$ s.....	9,312 50	10,000	9,312
4th Lib 1938 4 $\frac{1}{2}$ s.....	5,000 00	5,000	5,000
1938 4 $\frac{1}{2}$ s.....	10,490 83	12,000	10,450
Chesapeake & Ohio conv 1946 5s.....	9,637 50	10,000	8,600
Chic & N W R R 1937 3 $\frac{1}{2}$ s.....	3,200 00	10,000	7,100
New York Central conv deb 1935 6s.....	9,872 50	10,000	9,500
N Y C & H R R ref & imp mtg 2013 4 $\frac{1}{2}$ s.....	4,537 50	5,000	4,100
Southern Pacific conv 1934 5s.....	5,031 25	5,000	5,350
American Telep & Teleg Co coll trust 1929 4s.....	4,575 00	5,000	4,950
Cons Gas Co N Y conv 1925 7s.....	10,000 00	10,000	10,000
New York Tel Co 1st gen mtg 1939 4 $\frac{1}{2}$ s.....	9,887 50	10,000	8,400
<b>Totals of bonds.....</b>	<b>\$91,544 63</b>	<b>\$97,000</b>	<b>\$86,900</b>
<b>Stocks:</b>			
120 Provident Loan Society ctf.....	12,900 00	12,000	12,000
<b>Totals of bonds and stocks.....</b>	<b>\$103,544 63</b>	<b>\$109,000</b>	<b>\$98,900</b>

## THE JEWELERS' SAFETY FUND SOCIETY

15 MAIDEN LANE, NEW YORK

[Commenced business 1884]

WILLIAM T. GOUGH, President

FRED L. GODDARD, Secretary

### INCOME

Current year's deposits from members.....	\$386,345 79	
Deduct rebates on canceled policies.....	14,831 39	
Net amount received from applicants and members.....		\$371,514 40
Interest on:		
Bonds .....	\$17,693 75	
Deposits .....	3,363 41	
		21,057 16
Gross increase, by adjustment, in book value of ledger assets:		
Bonds .....		220 51
Total Income .....		\$392,792 07
Ledger Assets December 31, 1919.....		500,157 78
Total .....		\$892,949 85

### DISBURSEMENTS

Loss claims .....	\$153,571 34	
Expenses incident to loss claims.....	984 37	
Total .....	\$154,555 71	
Less salvage .....	2,742 67	
Surplus deposits returned to members.....	218,784 41	
		\$370,597 55
Salaries and other compensation of officers and trustees.....		28,423 07
Salaries and other compensation of committees.....		1,000 00
Traveling and other expenses of officers, trustees, agents and committees .....		88 00
Advertising, printing and stationery.....		2,366 73
Postage, express, telegraph and telephone.....		368 95
Legal expense .....		1,120 86
Miscellaneous .....		96 81
Audit .....		375 00
Gross decrease, by adjustment, in book value of ledger assets:		
Bonds .....		112 29
Total Disbursements .....		\$404,549 26
Balance .....		\$488,400 59

LEDGER ASSETS		
Book value of bonds.....		\$419,269 33
Cash in association's office.....		110 00
Deposited in trust companies and banks on interest.....		69,021 26
<b>Total</b> .....		<b>\$488,400 59</b>

NON-LEDGER ASSETS		
Interest due and accrued: Bonds.....		5,963 96
Furniture and fixtures, \$2,700; stationery and supplies, \$200..		2,900 00
Members' deposits in course of collection.....		2,722 34
<b>Gross Assets</b> .....		<b>\$499,986 89</b>

DEDUCT ASSETS NOT ADMITTED		
Book value of bonds over market value.....	\$77,299 33	
Due and accrued interest on bonds in default.....	233 33	
Furniture, fixtures, stationery and supplies...	2,900 00	
Members' deposits in course of collection.....	2,722 34	
<b>Total</b> .....		<b>83,155 00</b>
<b>Total Admitted Assets</b> .....		<b>\$416,831 89</b>

LIABILITIES		
Policy or certificate claims:		
Incurred not reported.....	\$7,460 96	
Adjusted, not yet due.....	94,954 93	
<b>Total</b> .....		<b>\$102,415 89</b>
Commissions due or accrued .....		196 64
Unearned deposits .....		59,856 65
Policy deposits returnable to members after payment of such losses and expenses as may be chargeable thereto.....		254,017 16
Members' deposits due to be returned.....		343 55
<b>Total Liabilities</b> .....		<b>\$416,831 89</b>

EXHIBIT OF CERTIFICATES		
	Number	Amount
Certificates in force December 31, 1919.....	1,340	\$28,965,400
Written in 1920.....	1,416	35,384,100
<b>Totals</b> .....	<b>2,756</b>	<b>\$64,349,500</b>
Deduct expired, canceled or transferred in 1920....	1,544	33,301,400
<b>Total certificates in force December 31, 1920....</b>	<b>1,212</b>	<b>\$31,048,100</b>

EXHIBIT OF DEATH CLAIMS		
	Number	Amount
Claims unpaid December 31, 1919.....	209	\$78,989
Incurred in 1920.....	460	994,271
<b>Totals</b> .....	<b>669</b>	<b>\$1,073,260</b>
Paid in 1920.....	257	154,556
<b>Balance</b> .....	<b>412</b>	<b>\$918,704</b>
Saved by withdrawals in 1920.....	257	815,748
Rejected in 1920.....	10	540
Claims unpaid December 31, 1920.....	145	102,416

## BONDS OWNED

	Book value	Par value	Market value
United States 1st Lib 1947 3½s.....	\$1,000 00	\$1,000	\$1,000
2d Lib 1942 4½s.....	1,000 00	1,000	1,000
3d Lib 1928 4½s.....	1,000 00	1,000	1,000
4th Lib 1938 4½s.....	3,000 00	3,000	3,000
Victory Lib 1923 4½s.....	1,000 00	1,000	1,000
New York City corp stock 1957 4½s.....	1,028 29	1,000	1,000
1960 4½s.....	10,369 70	10,000	9,500
Atch Topeka & Santa Fe Ry gen mtg 1995 4s.....	20,191 25	20,000	16,200
Baltimore & Ohio R R 1st mtg 1948 4s.....	19,604 80	20,000	15,200
Canada Southern Ry cons series A 1923 5s.....	21,232 25	20,000	18,200
Central of Georgia Ry cons 1945 5s.....	21,399 74	20,000	18,000
Chesapeake & Ohio Ry gen mtg 1982 4½s.....	9,852 97	10,000	7,800
R & A div 1st cons mtg 1989 4s	5,242 81	5,000	3,700
Chicago Burl & Quincy R R Ill div 1st mtg 1949 4s....	20,000 00	20,000	17,000
Chicago Milw & St P Ry gen mtg ser A 1989 4s.....	19,804 73	20,000	14,800
Chicago & Northwestern Ry ext 1886 1926 4s.....	9,866 37	10,000	8,800
gen mtg 1987 4s.....	19,485 29	20,000	18,200
Chicago Rock Island & Pac Ry gen mtg 1988 4s.....	10,000 00	10,000	7,600
Fort Worth & Rio Grande Ry 1st mtg 1928 4s.....	9,592 28	10,000	8,300
Illinois Central R R rfdg mtg 1953 4s.....	9,167 57	10,000	8,000
Kansas City Fort Scott & Memphis Ry rfdg mtg 1936 4s	9,616 18	10,000	8,900
Lake Erie & Western R R 1st mtg 1937 5s.....	10,539 42	10,000	8,600
Louisville & Nashville R R unified 60-yr 1940 4s.....	19,031 76	20,000	17,200
Mahoning Coal R R 1st mtg guar by L S & M S 1934 5s	5,133 57	5,000	4,650
Mich Central R R 1st mtg sec by D & E C 1931 5s....	10,335 81	10,000	9,500
Minneapolis & St Louis R R 1st & rfdg mtg 1949 4s....	9,833 86	10,000	4,700
Missouri Kansas & Texas Ry 1st mtg 1990 4s.....	8,064 90	10,000	6,400
Nashville Chatt & St Louis Ry 1st cons mtg 1928 5s....	1,002 41	1,000	970
New York Chicago & St Louis R R 1st mtg 1937 4s....	9,761 19	10,000	8,300
Norfolk & Western Ry 1st cons mtg 1996 4s.....	19,626 24	20,000	16,200
Northern Pacific Ry prior lien ry & land gt 1997 4s....	10,191 63	10,000	8,100
Oregon R R & Navigation Co cons mtg 1946 4s.....	19,227 53	20,000	16,200
Reading Co & Phila & Read C & I Jt gen mtg 1987 4s.	19,858 29	20,000	17,400
Rio Grande Western Ry 1st trust mtg 1939 4s.....	8,660 23	10,000	6,900
St Louis Southwestern Ry 1st mtg 1989 4s.....	9,882 91	10,000	7,000
Union Pacific R R 1st mtg r r & land grant 1947 4s....	10,281 45	10,000	3,600
West Shore R R 1st mtg guar by N Y C 2361 4s.....	20,000 00	20,000	15,400
Wisconsin Central Ry 1st gen mtg 1949 4s.....	4,593 20	5,000	3,750
<b>Totals .....</b>	<b>\$419,269 33</b>	<b>\$424,000</b>	<b>\$341,970</b>

## MASONIC LIFE ASSOCIATION

43 NIAGARA STREET, BUFFALO, N. Y.

[Commenced business 1872]

NELSON O. TIFFANY, President GEORGE H. CHASE, Secretary  
 Attorney for service of process in the State of New York, NELSON O. TIFFANY,  
 43 Niagara street, Buffalo, N. Y.

### INCOME

Assessments or premiums.....	\$874,549 65	
Other payments by applicants and members..	254 00	
Total .....	\$874,803 65	
Deduct payments returned to applicants and members .....	3,617 84	
Net amount received from applicants and members.....		\$671,185 81
Interest on:		
Mortgage loans .....	\$3,257 44	
Bonds .....	11,375 00	
Deposits .....	1,783 58	
Other sources .....	995 68	
		17,411 70
Total Income .....		\$688,597 51
Ledger Assets December 31, 1919 .....		361,274 33
Total .....		\$1,049,871 84

### DISBURSEMENTS

Death claims .....	\$530,300 00	
Permanent disability claims.....	3,400 00	
Total payments to members.....		\$533,700 00
Commissions and fees to agents account first year's fees, dues, assessments or premiums.....		54,262 92
Salaries of managers or agents.....		9,750 00
Salaries of officers and trustees.....		4,750 00
Salaries and other compensation of committees.....		700 00
Salaries of office employees.....		18,120 71
Medical examiners' fees and salaries.....		6,703 84
Traveling and other expenses of managers and agents.....		6,798 38
Collection and remittance of fees, dues, assessments and premiums .....		7,938 82
Insurance department fees and licenses.....		207 00
Taxes .....		322 97
Rent .....		2,500 00
Advertising, printing and stationery.....		5,659 91
Postage, express, telegraph and telephone.....		3,945 96
Legal expense .....		2,729 34
Furniture and fixtures.....		639 14

Borrowed money repaid, gross, \$26,000; interest thereon, \$1,771 .....	27,771 00
Miscellaneous .....	3,986 44
Expenses New York and Detroit offices.....	2,392 45

**Total Disbursements** ..... **\$692,778 78**

**Balance** ..... **\$357,093 06**

## LEDGER ASSETS

Mortgage loans .....	\$55,775 00
Book value of bonds.....	240,418 75
Cash in association's office.....	3,944 74
Deposited in trust companies and banks on interest.....	56,954 57

**Total** ..... **\$357,093 06**

## NON-LEDGER ASSETS

Interest accrued:		
Mortgages .....	\$635 75	
Bonds .....	2,372 09	
<b>Total</b> .....		<b>3,207 84</b>
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued .....		276 45

**Gross Assets** ..... **\$360,577 35**

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value..... 31,508 75

**Total Admitted Assets** ..... **\$329,068 60**

## LIABILITIES

Policy or certificate claims:		
Adjusted, not yet due.....	\$123,400 00	
Reported, not yet adjusted.....	24,000 00	
<b>Total</b> .....		<b>\$147,400 00</b>
Reserve or emergency fund under section 205, New York insurance law .....		56,212 47
Salaries and miscellaneous accounts due or accrued.....		268 67
Borrowed money .....		9,000 00
Advance premiums or assessments.....		38,386 40

**Total Liabilities** ..... **\$251,266 54**

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	16,040	\$29,564,500	9,505	\$16,967,000
Written in 1920.....	2,198	5,137,000	1,104	2,592,500
Revived in 1920.....	3	4,150	2	3,400
<b>Totals</b> .....	<b>18,241</b>	<b>\$34,705,650</b>	<b>10,611</b>	<b>\$19,562,900</b>
Deduct terminated, decreased or transferred in 1920....	1,146	2,460,650	634	1,360,900
<b>Total certificates in force December 31, 1920....</b>	<b>17,095</b>	<b>\$32,245,000</b>	<b>9,977</b>	<b>\$18,202,000</b>

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Terminated by death in 1920.	257	534,150	166	343,400
Terminated by lapse in 1920.	879	1,894,000	463	997,000
Terminated in 1920.....	9	18,000	5	8,000
Decreased in 1920.....		14,500		12,500

Received in 1920 from members in New York..... \$396,485 25

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	70	\$146,900	45	\$98,900
Incurred in 1920.....	255	531,150	165	341,400
Totals .....	325	\$678,050	210	\$440,300
Paid in 1920.....	260	530,300	164	331,550
Balance .....	65	\$147,750	46	\$108,750
Saved by compromising or scaling down in 1920....		750		750
Claims unpaid December 31, 1920 .....	65	147,000	46	108,000

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	2	\$2,300	1	\$500
Incurred in 1920.....	2	3,000	1	2,000
Totals .....	4	\$5,300	2	\$2,500
Paid in 1920.....	3	3,400	2	1,500
Balance .....	1	\$1,900		\$1,000
Saved by compromising or scaling down in 1920....		1,500		1,000
Claims unpaid December 31, 1920 .....	1	400		

BONDS OWNED

	Book value	Par value	Market value
Municipal Gas & Electric Co Rochester N Y 1942 4½s..	\$4,875 00	\$5,000	\$4,100
Pere Marquette R R D R & L E div 1922 4½s.....	2,987 50	10,000	8,300
Chicago Rock Island & Pacific 1st & rfdg 1934 4s.....	9,575 00	10,000	7,000
Binghamton Ry 1st mtg 1923 5s.....	5,000 00	5,000	4,250
Buffalo Ry 1st cons 1931 5s.....	58,000 00	58,000	51,620
Houston East & West Texas 1st 1933 5s.....	11,000 00	11,000	9,900
Peoria Ry Termi Co 1st mtg 1937 4s.....	14,840 00	17,000	7,650
Buffalo & Susquehanna Iron Co 1st mtg 1932 5s.....	2,982 50	3,000	2,790
Hydraulic Power Co Niagara Falls N Y 1st mtg 1960 5s	20,000 00	20,000	18,200
Niagara Falls Power Co 1st mtg 1932 5s.....	6,000 00	6,000	5,580
Union Pacific R R 1st rfdg 2008 4s.....	4,775 00	5,000	4,000
Reading Co & Phila & Reading Coal & Iron Co 1997 4s..	4,837 50	5,000	4,350
Northern Pacific R R prior lien & land grant 1997 4s..	4,912 50	5,000	4,050
Edmonton School Dist No 7 1963 5s.....	4,975 00	5,000	3,750
Ontario Power Co 1st mtg 1943 5s.....	3,810 00	4,000	3,400
Buffalo & Niagara Falls Electric Ry 1st mtg 1926 5s....	5,000 00	5,000	4,250
Crosstown St Ry Buffalo 1st mtg 1922 5s.....	1,000 00	1,000	870
Interborough Rapid Transit Co 1st mtg 1966 5s.....	9,982 50	10,000	6,200



Bonds:	Book value	Par value	Market value
Buffalo General Electric Co 1st mtg 1939 5s.....	11,982 50	12,000	11,040
United States Ldb 1947 3½s.....	5,000 00	5,000	5,000
conv 1928 4½s.....	10,000 00	10,000	10,000
Great Nthn-Northern Pac C B & Q coll 1921 4s.....	12,323 75	13,000	12,410
United States Ldb 1928 4½s.....	5,000 00	5,000	5,000
1928 4½s.....	15,000 00	15,000	15,000
<b>Totals</b> .....	<b>\$240,418 75</b>	<b>\$245,000</b>	<b>\$208,910</b>

THE MUTUAL BENEFIT ASSOCIATION OF SUFFOLK  
COUNTY, N. Y.

RIVERHEAD, N. Y.

[Commenced business 1876]

FRED S. HILL, President

JOHN BAGSHAW, Secretary

Attorney for service of process in the State of New York, GEORGE W. HILDRETH,  
Riverhead, N. Y.

INCOME

Membership fees .....	\$14 00	
First year's assessments or premiums .....	40,748 40	
Other payments by applicants and members...	39 20	
Net amount received from applicants and members.....		\$40,801 60
Interest on:		
Mortgage loans .....	\$557 00	
Deposits .....	46 75	
		603 75
Rents .....		170 90
Borrowed money, gross.....		4,000 00
Gross profit on sale or maturity of ledger assets: Real estate.		1,027 91
<b>Total Income .....</b>		<b>\$46,804 16</b>
Ledger Assets December 31, 1919.....		17,659 89
<b>Total .....</b>		<b>\$64,464 05</b>

DISBURSEMENTS

Death claims .....	\$39,333 33
Commissions and fees to agents account first year's fees, dues, assessments or premiums .....	5 00
Salaries of officers and trustees.....	920 00
Taxes .....	66 36
Rent .....	25 00
Advertising, printing and stationery, postage, express, tele- graph and telephone.....	214 32
Legal expense .....	11 00
Borrowed money repaid, gross, \$5,000; interest thereon, \$224.42	5,224 42
<b>Total Disbursements .....</b>	<b>\$45,799 43</b>
<b>Balance .....</b>	<b>\$18,464 62</b>

LEDGER ASSETS

Mortgage loans .....	\$13,050 00
Cash in association's office.....	117 48
Deposited in trust companies and banks on interest.....	5,297 14
<b>Total .....</b>	<b>\$18,464 62</b>

## NON-LEDGER ASSETS

Interest accrued:		
Mortgages .....	\$198 83	
Other assets .....	186 77	
Total .....		385 60
Total Assets .....		<u>\$18,850 22</u>

## LIABILITIES

Policy or certificate claims adjusted, not yet due.....	\$6,000 00
Reserve or emergency fund under section 205, New York insurance law .....	1,229 80
Borrowed money, \$2,000; interest due or accrued thereon, \$20.	2,020 00
Total Liabilities .....	<u>\$9,249 80</u>

## EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1919.....	1,176	\$1,176,000
Written in 1920.....	1	1,000
Revived in 1920.....	4	4,000
Totals .....	1,181	\$1,181,000
Deduct terminated, decreased or transferred in 1920.	63	63,000
Total certificates in force December 31, 1920....	1,118	\$1,118,000
Terminated by death in 1920.....	43	43,000
Terminated by lapse in 1920.....	20	20,000

## EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1919.....	10½	\$10,333
Reported in 1920.....	35	35,000
Totals .....	45½	\$45,333
Paid in 1920.....	39½	39,333
Claims unpaid December 31, 1920.....	6	6,000



Miscellaneous .....	1,089 35
Gross decrease, by adjustment, in book value of ledger assets:	
Bonds .....	12 52
<b>Total Disbursements .....</b>	<b>\$198,928 49</b>
<b>Balance .....</b>	<b>\$92,189 06</b>
<b>LEDGER ASSETS</b>	
Book value of bonds, \$56,241.92; stocks, \$6,350.....	\$62,591 92
Cash in association's office.....	1,887 28
Deposited in trust companies and banks not on interest.....	2,772 90
Deposited in trust companies and banks on interest.....	16,898 53
Agents' balances, net.....	4,049 56
Bills receivable .....	43 47
Furniture and fixtures.....	3,945 40
<b>Total .....</b>	<b>\$92,189 06</b>
<b>NON-LEDGER ASSETS</b>	
Interest due and accrued on bonds.....	1,127 65
Premiums or assessments actually collected by agencies not yet turned over to association.....	5,327 59
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued .....	15,322 67
Supplies and printed matter.....	600 00
<b>Gross Assets .....</b>	<b>\$114,566 97</b>
<b>DEDUCT ASSETS NOT ADMITTED</b>	
Agents' debit balances.....	\$5,152 24
Bills receivable .....	43 47
Book value of bonds and stocks over market value .....	12,921 92
Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims .....	3,137 59
Furniture and fixtures, \$3,945.40; supplies and printed matter, \$600.....	4,545 40
Interest accrued on bonds in default.....	400 00
<b>Total .....</b>	<b>26,200 62</b>
<b>Total Admitted Assets.....</b>	<b>\$88,366 35</b>
<b>LIABILITIES</b>	
Policy or certificate claims:	
Incurred, not reported.....	\$1,313 04
Resisted .....	7,964 34
Reported, not yet adjusted.....	2,907 70
<b>Total .....</b>	<b>\$12,185 08</b>
Reserve or emergency fund under section 205, New York insurance law .....	8,000 00
Salaries and miscellaneous accounts due or accrued.....	790 27
Advance premiums or assessments.....	4,262 50
Reserve for unearned premiums.....	24,896 42
<b>Total Liabilities .....</b>	<b>\$50,134 27</b>
<b>DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY</b>	
State	Par Value of Deposit
Missouri .....	\$1,000

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	11,322	\$23,870,750	9,519	\$12,928,650
Written in 1920.....	12,966	20,051,300	8,649	12,432,850
<b>Totals</b> .....	<b>24,288</b>	<b>\$43,722,050</b>	<b>18,168</b>	<b>\$25,361,500</b>
Deduct terminated, decreased or transferred in 1920....	11,000	17,201,800	7,724	7,757,500
<b>Total certificates in force December 31, 1920...</b>	<b>13,288</b>	<b>\$26,520,250</b>	<b>10,444</b>	<b>\$17,604,000</b>
Terminated by death in 1920.	40	44,900	28	20,900
Terminated by lapse in 1920.	10,871	16,491,100	7,511	7,320,200
Terminated by cancellation in 1920 .....	289	665,800	185	416,400
Received in 1920 from members in New York:				
Sick and accident.....				\$42,707 14
Expense .....				85,414 27
<b>Total</b> .....				<b>\$128,121 41</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	10	\$8,800	6	\$3,400
Reported in 1920.....	53	7,010	41	4,110
<b>Totals</b> .....	<b>63</b>	<b>\$15,810</b>	<b>47</b>	<b>\$7,510</b>
Paid in 1920.....	28	9,910	19	4,260
<b>Balance</b> .....	<b>35</b>	<b>\$5,900</b>	<b>28</b>	<b>\$3,250</b>
Saved by compromising or scaling down in 1920.....		500		450
Rejected in 1920.....	26		21	
Claims unpaid December 31, 1920 .....	9	5,400	7	2,800

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	180	\$6,453	135	\$4,193
Increase in such estimated liability in 1920.....		239		
Decrease in such liability in 1920 .....				145
Reported in 1920.....	2,649	45,157	2,004	36,133
<b>Totals</b> .....	<b>2,829</b>	<b>\$51,849</b>	<b>2,139</b>	<b>\$40,181</b>
Paid in 1920.....	1,789	45,710	1,447	36,367
Rejected in 1920.....	937	\$667	623	\$499
Claims unpaid December 31, 1920, estimated liability..	103	5,472	69	3,315

## BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
United States 1st Lib 1922-47 3½s.....	\$5,550 00	\$5,550	\$5,550
2d Lib 1927-42 4s.....	5,500 00	5,500	5,500
3d Lib 1928 4½s.....	3,750 00	3,750	3,750
4th Lib 1923-38 4½s.....	7,600 00	7,600	7,600
Victory notes 1922 4½s.....	1,650 00	1,650	1,650
cons 1920 2s.....	1,006 72	1,000	1,000
Chicago Rock Island & Pac ref 1924 4s.....	4,919 17	5,000	3,500
Nassau Electric R R T system 1951 4s.....	4,606 18	5,000	1,850
Norfolk & Southern R R 1st 1954 5s.....	20,527 85	20,000	13,400
West Shore R R 2861 4s.....	1,132 00	1,000	770
<b>Totals of bonds.....</b>	<b>\$56,241 92</b>	<b>\$56,050</b>	<b>\$44,570</b>
Stocks:			
100 Kansas City Southern Ry pfd.....	6,350 00	10,000	5,100
<b>Totals of bonds and stocks.....</b>	<b>\$62,591 92</b>	<b>\$66,050</b>	<b>\$49,670</b>

**THE NEW YORK PHYSICIANS' MUTUAL AID  
ASSOCIATION**

17 WEST FORTY-THIRD STREET, NEW YORK

[Commenced business 1868]

WARD B. HOAG, President

A. EDWARD DAVIS, Secretary

Attorney for service of process in the State of New York, JAMES PEDERSEN,  
40 East 41st street, New York.

**INCOME**

Subsequent years' assessments or premiums..	\$46,266 00	
Other payments by applicants and members..	413 00	
	<hr/>	
Total .....	\$46,679 00	
Deduct payments returned to applicants and members .....	26 00	
	<hr/>	
Net amount received from applicants and members.....		\$46,653 00
Interest on:		
Mortgage loans .....	\$2,217 07	
Bonds and stocks.....	2,017 64	
Deposits .....	454 57	
	<hr/>	
Gift to benevolent fund.....		4,689 28
		<hr/>
Total Income .....		\$51,392 98
Ledger Assets December 31, 1919.....		99,906 59
		<hr/>
Total .....		\$151,296 87

**DISBURSEMENTS**

Death claims .....	\$35,000 00
Salaries of managers or agents.....	225 00
Salaries of office employees.....	1,820 00
Medical examiners' fees and salaries.....	240 00
Cash deposit with reserve moneys in Empire Trust.....	216 65
Rent .....	560 00
Advertising, printing, stationery and postage.....	698 52
Express, telegraph and telephone.....	72 33
Legal expense .....	125 00
Miscellaneous, including \$250 accounting.....	548 50
	<hr/>
Total Disbursements .....	\$39,415 90
	<hr/>
Balance .....	\$111,882 97

**LEDGER ASSETS**

Mortgage loans .....	\$43,700 00
Book value of bonds.....	55,723 80
Cash in association's office.....	200 00
Deposited in trust companies and banks on interest.....	7,679 17
Bills receivable .....	48 00
Loaned to members.....	4,534 00
	<hr/>
Total .....	\$111,882 97



## NON-LEDGER ASSETS

## Interest accrued:

Mortgages .....	\$925 41	
Bonds .....	624 79	
Total .....		1,550 20
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued.....		2,978 00
Gross Assets .....		\$118,411 17

## DEDUCT ASSETS NOT ADMITTED

Bills receivable .....	\$46 00	
Book value of bonds over market value.....	2,348 80	
Loaned to members.....	4,534 00	
Total .....		6,928 80
Total Admitted Assets.....		\$109,482 37

## LIABILITIES

Incurred, not reported.....	\$4,000 00	
Reported, not yet adjusted.....	6,000 00	
Total .....		\$10,000 00
Reserve or emergency fund under section 205, New York insurance law .....		2,590 00
Advance premiums or assessments.....		555 00
Total Liabilities .....		\$13,145 00

## EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1919.....	2,578	\$2,578,000
Written in 1920.....	50	50,000
Totals .....	2,628	\$2,628,000
Deduct terminated, decreased or transferred in 1920.....	38	38,000
Total certificates in force December 31, 1920....	2,590	\$2,590,000
Terminated by death in 1920.....	37	37,000
Terminated by resignation in 1920.....	1	1,000
Received in 1920 from members in New York:		
Mortuary .....		\$39,326 10
Expense .....		6,939 90
Total .....		\$46,266 00

## EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1919.....	4	\$4,000
Incurred in 1920.....	37	37,000
Totals .....	41	\$41,000
Paid in 1920.....	35	35,000
Balance .....	6	\$6,000
Claims unpaid December 31, 1920.....	6	6,000

## BONDS OWNED

	Book value	Par value	Market value
United States 3d Lib 1928 4½s.....	\$14,042 05	\$15,000	\$13,900
4th Lib 1928 4½s.....	18,800 50	20,500	17,425
New York City 1960 4½s.....	5,081 25	5,000	4,750
Lawyers Mortgage Co 1923 5½s.....	10,000 00	10,000	10,000
Title Guarantee & Trust Co 1923 5½s.....	8,000 00	8,000	8,000
<b>Totals .....</b>	<b>\$55,723 80</b>	<b>\$58,500</b>	<b>\$53,375</b>

## NEW YORK SAFETY RESERVE FUND

261 BROADWAY, NEW YORK

[Commenced business 1883]

GEO. L. FORREST, President

E. A. KELLEY, Secretary

Attorney for service of process in the State of New York, E. R. DEMING,  
625 Kirk Building, Syracuse, N. Y.

## INCOME

Assessments or premiums.....	\$65,801 96	
Deduct payments returned to applicants and members .....	198 51	
Net amount received from applicants and members.....		\$65,603 45
Interest on:		
Bonds and stocks.....	\$401 09	
Collateral loans .....	27 88	
Deposits .....	124 82	
Other sources .....	5 85	
Merchandise account .....		569 64
Reinsured proportion of claims.....		8 13
Dividend on bank account in liquidation.....		111 43
		29 97
<b>Total Income .....</b>		<b>\$66,312 62</b>
<b>Ledger Assets December 31, 1919.....</b>		<b>14,907 62</b>
<b>Total .....</b>		<b>\$81,220 24</b>

## DISBURSEMENTS

Death claims .....	\$2,543 00	
Sick and accident claims.....	10,207 40	
Total payments to members.....		\$12,750 40
Commissions and fees to agents account subsequent years' fees, dues, assessments or premiums.....		25,031 08
Salaries of officers and trustees.....		10,550 00
Salaries of office employees.....		2,389 25
Medical examiners' fees and salaries.....		333 50
Traveling and other expenses of officers, trustees, agents and committees .....		284 34
Insurance department fees and licenses.....		210 07
Taxes .....		960 31
Rent .....		2,160 00
Advertising, printing and stationery.....		2,257 07
Postage, express, telegraph and telephone.....		841 59
Legal expense .....		134 80
Furniture and fixtures.....		130 00
Miscellaneous .....		529 01

Investigation account .....	466 02
Reinsurance account .....	411 51
Agents' balances charged off.....	184 15

Total Disbursements ..... \$59,608 10

Balance ..... \$21,614 14

## LEDGER ASSETS

Collateral loans .....	\$200 00
Book value of bonds, \$15,084.35; stocks, \$100.....	15,184 35
Cash in association's office.....	45 79
Deposited in trust companies and banks not on interest.....	2,968 58
Deposited in trust companies and banks on interest.....	3,215 42

Total ..... \$21,614 14

## NON-LEDGER ASSETS

Interest due and accrued:	
Bonds .....	\$65 74
Collateral loans .....	10 70
Other assets .....	129 86
Total .....	206 30

Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued .....	1,540 56
Furniture and fixtures.....	1,737 06
Merchandise .....	203 22
Due and unpaid reinsurance on claim.....	7 69

Gross Assets ..... \$25,308 97

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value .....	\$256 75
Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims .....	600 49
Furniture and fixtures.....	1,737 06
Merchandise .....	203 22

Total ..... 2,797 52

Total Admitted Assets ..... \$22,511 45

## LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$211 46
Reported, not yet adjusted.....	728 61
Total .....	\$940 07
Reserve or emergency fund under section 205, New York insurance law .....	432 00
Taxes due or accrued.....	65 85
Advance premiums or assessments.....	1,448 65
Reinsurance for December.....	28 93

Total Liabilities ..... \$2,915 50

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount*	Number	Amount*
Certificates in force December 31, 1919 .....	4,763	.....	4,330	.....
Written in 1920.....	3,869	.....	3,473	.....
<b>Totals .....</b>	<b>8,652</b>	<b>.....</b>	<b>7,803</b>	<b>.....</b>
Deduct terminated, decreased or transferred in 1920....	3,712	.....	3,133	.....
<b>Total certificates in force December 31, 1920....</b>	<b>4,940</b>	<b>.....</b>	<b>4,670</b>	<b>.....</b>
Terminated by death in 1920	44	.....	43	.....
Terminated by lapse in 1920	3,668	.....	3,090	.....

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount*	Number	Amount*
Claims unpaid December 31, 1919 .....	1	\$75	1	\$75
Reported in 1920.....	44	3,415	43	3,315
<b>Totals .....</b>	<b>45</b>	<b>\$3,490</b>	<b>44</b>	<b>\$3,390</b>
Paid in 1920.....	41	2,543	40	2,518
<b>Balance .....</b>	<b>4</b>	<b>\$947</b>	<b>4</b>	<b>\$872</b>
Saved by compromising or scaling down in 1920.....	.....	677	.....	602
Rejected in 1920.....	2	150	2	150
Claims unpaid December 31, 1920 .....	2	120	2	120

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	64	\$1,038	50	\$813
Reported in 1920.....	836	9,989	709	8,555
<b>Totals .....</b>	<b>900</b>	<b>\$11,027</b>	<b>759</b>	<b>\$9,368</b>
Paid in 1920.....	836	10,207	701	8,617
Claims unpaid December 31, 1920, estimated liability..	64	\$820	58	\$751

## BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
United States 1st Lib 1947 3½s.....	\$146 00	\$150	\$136
2d Lib 1942 4s.....	292 50	300	265
conv 1942 4½s.....	98 50	100	85
3d Lib 1928 4½s.....	732 50	750	660
4th Lib 1938 4½s.....	1,186 00	1,150	977

\* Health and accident.

Victory Lib 1923 4%.....	7,305 80	7,600	7,394
3d Lib 1923 4%.....	700 00	700	700
4th Lib 1923 4%.....	1,000 00	1,000	1,000
Victory Lib 1923 4%.....	2,000 00	2,000	2,000
War Savings cifs 1918 1923.....	332 80	400	353
Treasury savings cifs 1924.....	846 00	1,000	870
American Telephone & Telegraph 1923 6s.....	496 25	500	490
Totals of bonds.....	\$15,084 85	\$15,650	\$14,827
Stocks:			
1 W L Douglas Shoe Co pfd.....	100 00	100	\$1
Totals of bonds and stocks.....	\$15,184 85	\$15,750	\$14,918

**THE POSTAL EMPLOYEES' MUTUAL AID  
ASSOCIATION**

POST-OFFICE, NEW YORK

[Commenced business 1895]

LEWIS J. GALLAGHER, President

JOHN J. MCCARTHY, Secretary

Attorney for service of process in the State of New York .....

**INCOME**

Membership fees .....	\$1,188 58	
Subsequent years' assessments or premiums...	14,294 50	
Other payments by applicants and members....	439 42	
	<hr/>	
Net amount received from applicants and members.....		\$15,922 50
Interest on:		
Bonds .....	\$625 00	
Deposits .....	1,041 45	
Other sources .....	475 00	
	<hr/>	
		2,141 45
Benefit, April 5, 1920.....		801 76
Benefit, August 7, 1920.....		1,500 00
		<hr/>
Total Income .....		\$20,365 71
Ledger Assets December 31, 1919.....		46,298 34
		<hr/>
Total .....		\$66,664 05

**DISBURSEMENTS**

Death claims .....	\$16,000 00
Salaries of office employees.....	400 00
Collection and remittance of fees, dues, assessments and premiums .....	316 64
Advertising, printing and stationery.....	137 50
Postage, express, telegraph and telephone.....	66 22
Miscellaneous .....	70 00
Internal revenue tax.....	431 42
	<hr/>
Total Disbursements .....	\$17,421 78

Balance .....

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**\$49,242 27**

**LEDGER ASSETS**

Book value of bonds.....	\$16,001 88
Deposited in trust companies and banks not on interest.....	257 50
Deposited in trust companies and banks on interest.....	32,982 89
	<hr/>
Total .....	\$49,242 27

**NON-LEDGER ASSETS**

Market value of bonds over book value.....	79 86
	<hr/>
Total Assets .....	<b>\$49,322 13</b>

## LIABILITIES

Policy or certificate claims due and unpaid.....		<u>\$1,000 00</u>
--	--	-------------------

## EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1919.....	839	\$839,000
Written in 1920.....	8	8,000
<b>Totals</b> .....	<u>847</u>	<u>\$847,000</u>
Deduct terminated, decreased or transferred in 1920..	24	24,000
<b>Total certificates in force December 31, 1920...</b>	<u>823</u>	<u>\$823,000</u>
Terminated by death in 1920.....	16	16,000
Terminated by lapse in 1920.....	7	7,000
Transferred in 1920.....	1	1,000
<b>Received in 1920 from members in New York:</b>		
Mortuary .....		\$14,294 50
Expense .....		1,628 00
<b>Total</b> .....		<u>\$15,922 50</u>

## EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1919.....	1	\$1,000
Reported in 1920.....	16	16,000
<b>Totals</b> .....	<u>17</u>	<u>\$17,000</u>
Paid in 1920.....	16	16,000
<b>Claims unpaid December 31, 1920.....</b>	<u>1</u>	<u>\$1,000</u>

## BONDS OWNED

	Book value	Par value	Market value
United States 1st Lib 1947 4s.....	\$5,000 00	\$5,000	\$5,000
2d Lib 1942 4½s.....	5,000 00	5,000	5,000
4th Lib 1938 4½s.....	5,000 00	5,000	5,000
War Savings stamps 1923 4s.....	1,001 88	1,210	1,082
<b>Totals</b> .....	<u>\$16,001 88</u>	<u>\$16,210</u>	<u>\$16,082</u>



## ST. LAWRENCE LIFE ASSOCIATION

127 DUANE STREET, NEW YORK

[Commenced business 1882]

JOHN J. BARNSDALL, President

E. E. MEARES, Secretary

Attorney for service of process in the State of New York, SAMUEL CROOK,  
99 Nassau street, New York.

## INCOME

Membership fees .....	\$5 00	
Assessments or premiums .....	28,736 55	
Other payments by applicants and members...	21 95	
<b>Total</b> .....	<b>\$28,763 50</b>	
Deduct payments returned to applicants and members .....	16 52	
<b>Net amount received from applicants and members</b> .....		<b>\$28,746 98</b>
Interest on:		
Bonds .....	\$267 40	
Deposits .....	983 54	
		1,250 94
Sale of furniture and fixtures .....		400 00
<b>Total Income</b> .....		<b>\$30,397 92</b>
Ledger Assets December 31, 1919 .....		<b>32,817 61</b>
<b>Total</b> .....		<b>\$63,215 53</b>

## DISBURSEMENTS

Death claims .....	\$1,073 50	
Sick and accident claims .....	5,933 32	
<b>Total payments to members</b> .....		<b>\$7,006 82</b>
Commissions and fees to agents account first year's fees, dues, assessments or premiums .....		5,065 36
Salaries of managers or agents .....		1,072 68
Salaries and other compensation of officers and trustees .....		6,012 00
Salaries of office employees .....		3,770 10
Medical examiners' fees and salaries .....		7 25
Traveling and other expenses of officers, trustees, agents and committees .....		623 30
Collection and remittance of fees, dues, assessments and premiums .....		663 30
Insurance department fees and licenses .....		28 00
Taxes .....		269 93
Rent .....		2,764 49
Advertising, printing and stationery .....		591 51
Postage, express, telegraph and telephone .....		599 81
Legal expense .....		433 19
Furniture and fixtures .....		420 50
Miscellaneous .....		36 70
<b>Total Disbursements</b> .....		<b>\$39,964 94</b>
<b>Balance</b> .....		<b>\$23,250 59</b>

## LEDGER ASSETS

Book value of bonds.....	\$5,828 90
Cash in association's office.....	422 38
Deposited in trust companies and banks not on interest.....	1,440 65
Deposited in trust companies and banks on interest.....	25,352 66
Deposit with American Surety Company.....	200 00
U. S. thrift stamps.....	6 00
<b>Total .....</b>	<b>\$33,250 59</b>

## NON-LEDGER ASSETS

Interest accrued on other assets.....	6 00
Market value of bonds over book value.....	21 10
Premiums or assessments actually collected by agencies not yet turned over to association.....	95 00
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued .....	2,019 75
Furniture and fixtures.....	2,685 18
Judgment obtained in Stannelvitch claim.....	280 52
<b>Gross Assets .....</b>	<b>\$38,358 14</b>

## DEDUCT ASSETS NOT ADMITTED

Excess of mortuary assessments due and unpaid over corresponding liability for unpaid claims.....	\$1,864 35
Furniture and fixtures.....	2,685 18
American Surety Company.....	200 00
Judgment .....	280 52
<b>Total .....</b>	<b>5,030 05</b>
<b>Total Admitted Assets.....</b>	<b>\$33,328 09</b>

## LIABILITIES

P. licy or certificate claims:	
Due and unpaid.....	\$20 00
Adjusted, not yet due.....	80 40
Resisted .....	55 00
<b>Total .....</b>	<b>\$155 40</b>
Reserve or emergency fund under section 205, New York insurance law .....	165 00
Advance premiums or assessments.....	57 85
<b>Total Liabilities .....</b>	<b>\$378 25</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	2,090	\$258,618 57	1,918	\$232,999 10
Written in 1920.....	682	89,323 75	632	82,684 75
<b>Totals .....</b>	<b>2,772</b>	<b>\$347,942 32</b>	<b>2,550</b>	<b>\$315,683 85</b>
Deduct terminated, decreased or transferred in 1920....	675	90,049 50	611	84,365 50
<b>Total certificates in force December 31, 1920....</b>	<b>2,097</b>	<b>\$257,892 82</b>	<b>1,939</b>	<b>\$231,318 35</b>
Terminated by death in 1920....	17	1,093 50	13	912 00
Terminated by lapse in 1920....	658	88,956 00	598	83,453 50

## Received in 1920 from members in New York:

Mortuary .....	\$338 02
Disability combination, sick, accident and funeral benefit policies .....	25,736 57
<b>Total .....</b>	<b>\$26,074 59</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	1	\$100 00	1	\$100 00
Reported in 1920.....	17	1,093 50	13	912 50
<b>Totals .....</b>	<b>18</b>	<b>\$1,193 50</b>	<b>14</b>	<b>\$1,012 50</b>
Paid in 1920.....	16	1,073 50	13	912 50
<b>Balance .....</b>	<b>2</b>	<b>\$120 00</b>	<b>1</b>	<b>\$100 00</b>
Rejected in 1920.....	1	100 00	1	100 00
Claims unpaid December 31, 1920 .....	1	20 00	.....	.....

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	11	\$488 52	9	\$427 52
Decrease in such estimated liability in 1920.....	.....	130 37	.....	196 87
<b>Balance .....</b>	<b>.....</b>	<b>\$358 15</b>	<b>.....</b>	<b>\$230 65</b>
Incurred in 1920.....	388	5,887 23	342	5,201 81
<b>Totals .....</b>	<b>399</b>	<b>\$6,245 38</b>	<b>351</b>	<b>\$5,432 46</b>
Paid in 1920.....	364	5,933 32	319	5,137 90
Rejected in 1920.....	29	\$176 66	26	\$159 16
Claims unpaid December 31, 1920, estimated liability..	6	135 40	6	135 40

## BONDS OWNED

	Book value	Par value	Market value
United States 1st Lhb 1947 3½s.....	\$1,000 00	\$1,000	\$1,000
2d Lhb conv 1942 4½s.....	2,100 00	2,100	2,100
4th Lhb 1938 4½s.....	1,000 00	1,000	1,000
3d Lhb 1942 4½s.....	50 00	50	50
1st Lhb conv 1947 4½s.....	100 00	100	100
2d Lhb conv 1942 4½s.....	100 00	100	100
3d Lhb conv 1928 4½s.....	500 00	500	500
Victory Lhb 1922 4½s.....	978 90	1,000	1,000
<b>Totals .....</b>	<b>\$5,338 90</b>	<b>\$5,350</b>	<b>\$5,350</b>

## SEVENTH REGIMENT VETERAN AND ACTIVE LEAGUE

PARK AVENUE AND 67TH STREET, NEW YORK

[Commenced business 1884]

BYRON W. GREENE, President WILBUR F. BROWN, Secretary  
 Attorney for service of process in the State of New York, LOUIS W. STOTESBURY,  
 102 William street, New York

### INCOME

Membership fees, assessments or premiums....	\$6,895 40	
Other payments by applicants and members...	100 00	
Net amount received from applicants and members.....		\$6,995 40
Interest on:		
Mortgage loans .....	\$610 13	
Bonds and stocks.....	177 50	
Deposits .....	50 18	
Other sources .....	6 31	
Interest on bank acceptance.....		844 12
Commission on extension of mortgage.....		28 11
		22 50
<b>Total Income .....</b>		<b>\$7,890 13</b>
<b>Ledger Assets December 31, 1919.....</b>		<b>15,554 02</b>
<b>Total .....</b>		<b>\$23,444 15</b>

### DISBURSEMENTS

Death claims .....		\$7,000 00
Salaries of officers and trustees.....		480 00
Rent .....		50 00
Advertising, printing and stationery.....		94 50
Postage, express, telegraph and telephone.....		47 70
Miscellaneous .....		29 00
<b>Total Disbursements .....</b>		<b>\$7,701 20</b>
<b>Balance .....</b>		<b>\$15,742 95</b>

### LEDGER ASSETS

Mortgage loans .....	\$3,000 00
Book value of bonds.....	3,973 00
Cash in association's office.....	128 50
Deposited in trust companies and banks on interest.....	7,009 93
Acceptances .....	1,631 52
<b>Total .....</b>	<b>\$15,742 95</b>

### NON-LEDGER ASSETS

Interest accrued on other assets.....	33 31
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued .....	168 50
<b>Gross Assets .....</b>	<b>\$15,944 76</b>

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	543 60
<b>Total Admitted Assets.....</b>	<b>\$15,401 16</b>

## LIABILITIES

Policy or certificate claims due and unpaid.....	\$1,500 00
Reserve or emergency fund under section 205, New York insurance law .....	500 00
Salaries and miscellaneous accounts due or accrued.....	861 25
Advance premiums or assessments.....	874 26
<b>Total Liabilities .....</b>	<b>\$3,735 51</b>

## EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1919.....	487	\$243,500
Written in 1920.....	5	2,500
<b>Totals .....</b>	<b>492</b>	<b>\$246,000</b>
Deduct terminated, decreased or transferred in 1920.....	38	19,000
<b>Total certificates in force December 31, 1920...</b>	<b>457</b>	<b>\$227,000</b>
Terminated by death in 1920.....	17	8,500
Terminated by lapse in 1920.....	21	10,500
<b>Received in 1920 from members in New York:</b>		
Mortuary .....		\$4,940 51
Reserve .....		994 73
Advance .....		1,393 09
Expense .....		561 80
<b>Total .....</b>		<b>\$7,890 13</b>

## EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1919.....	5	\$2,500
Incurred in 1920.....	12	6,000
<b>Totals .....</b>	<b>17</b>	<b>\$8,500</b>
Paid in 1920.....	14	7,000
<b>Claims unpaid December 31, 1920.....</b>	<b>3</b>	<b>\$1,500</b>

## BONDS OWNED

	Book value	Par value	Market value
Chicago Milw & St Paul ref 2014 4½s.....	\$1,890	\$2,000	\$1,240
United States 2d Lib 1942 4½s.....	500	500	500
3d Lib 1928 4½s.....	500	500	500
4th Lib 1938 4½s.....	500	500	500
Victory Lib 4½s.....	500	500	500
War Savings stamps 1923.....	83	100	89
<b>Totals .....</b>	<b>\$3,973</b>	<b>\$4,100</b>	<b>\$3,439</b>

THE SWEDISH MUTUAL AID SOCIETY "SCANDIA"  
IN NEW YORK

132 NASSAU STREET, NEW YORK

[Commenced business 1885]

EMIL F. JOHNSON, President

FRANK CARLSON, Secretary

Attorney for service of process in the State of New York, FRANK CARLSON,  
132 Nassau street, New York.

The figures appearing in this abstract are those of an examination by Department as of December 31, 1920.

INCOME	
Membership fees .....	\$422 75
First year's assessments or premiums .....	31,535 41
Subsequent years' assessments or premiums...	7,357 98
<b>Total</b> .....	<b>\$39,316 14</b>
Deduct payments returned to applicants and members .....	9 90
<b>Net amount received from applicants and members</b> .....	<b>\$39,306 24</b>
<b>Interest on:</b>	
Mortgage loans .....	\$2,733 27
Bonds .....	85 94
Deposits .....	457 67
	<b>3,276 88</b>
<b>Total Income</b> .....	<b>\$42,583 12</b>
<b>Ledger Assets December 31, 1919</b> .....	<b>76,255 97</b>
<b>Total</b> .....	<b>\$118,839 09</b>

DISBURSEMENTS	
Death claims .....	\$29,500 00
Permanent disability claims .....	500 00
<b>Total payments to members</b> .....	<b>\$30,000 00</b>
Commissions and fees to agents account first year's fees, dues, assessments or premiums .....	1,382 50
Salaries of managers or agents .....	475 00
Salaries of officers .....	1,875 00
Medical examiners' fees and salaries .....	201 00
Traveling and other expenses of officers, trustees, agents and committees .....	82 00
Collection fees .....	44 29
Taxes .....	64 80
Rent .....	320 00
Advertising, printing and stationery .....	264 11
Postage, express, telegraph and telephone .....	252 46
Miscellaneous .....	49 65
<b>Total Disbursements</b> .....	<b>\$85,010 81</b>
<b>Balance</b> .....	<b>\$83,828 28</b>

LEDGER ASSETS	
Mortgage loans .....	\$57,300 00
Book value of bonds.....	10,000 00
Cash in association's office.....	649 21
Deposited in trust companies and banks on interest.....	15,879 07
<b>Total .....</b>	<b>\$83,828 28</b>

NON-LEDGER ASSETS	
Interest due and accrued:	
Mortgages .....	\$915 34
Bonds .....	117 49
<b>Total .....</b>	<b>1,032 83</b>
Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued .....	1,414 95
<b>Total Assets .....</b>	<b>\$86,276 06</b>

LIABILITIES	
Policy or certificate claims reported, not yet adjusted.....	\$1,500 00
Reserve or emergency fund under section 205, New York insurance law .....	7,883 85
Advance premiums or assessments.....	109 45
<b>Total Liabilities .....</b>	<b>\$9,493 30</b>

EXHIBIT OF CERTIFICATES		
	Number	Amount
Certificates in force December 31, 1919.....	2,071	\$1,685,000
Written in 1920.....	116	80,000
<b>Totals .....</b>	<b>2,187</b>	<b>\$1,765,000</b>
Deduct terminated, decreased or transferred in 1920.....	77	61,000
<b>Total certificates in force December 31, 1920....</b>	<b>2,110</b>	<b>\$1,704,000</b>
Terminated by death in 1920.....	34	29,500
Terminated by lapse in 1920.....	43	31,500

EXHIBIT OF DEATH CLAIMS		
	Number	Amount
Claims unpaid December 31, 1919.....	2	\$1,500
Incurred in 1920.....	34	29,500
<b>Totals .....</b>	<b>36</b>	<b>\$31,000</b>
Paid in 1920.....	34	29,500
<b>Balance .....</b>	<b>2</b>	<b>\$1,500</b>
Claims unpaid December 31, 1920.....	2	1,500

EXHIBIT OF PERMANENT DISABILITY CLAIMS		
	Number	Amount
Incurred in 1920.....	1	\$500
Paid in 1920.....	1	500

BONDS OWNED			
	Book value	Par value	Market value
Bonds:			
U S Treasury Ctf of Indebtedness 1921 5%.....	1,000	1,000	1,000
U S Treasury Ctf of Indebtedness 1922 5%.....	1,000	1,000	1,000
1921 5%.....	1,000	1,000	1,000
1921 6%.....	1,000	1,000	1,000
1921 5%.....	5,000	5,000	5,000
1921 6%.....	1,000	1,000	1,000
<b>Totals.....</b>	<b>\$10,000</b>	<b>\$10,000</b>	<b>\$10,000</b>

## TELEGRAPH AND TELEPHONE LIFE INSURANCE ASSOCIATION

195 BROADWAY, NEW YORK

[Commenced business 1867]

JAMES ROBB, President

N. M. GIFFEN, Secretary

Attorney for service of process in the State of New York, F. R. STARK,  
195 Broadway, New York.

### INCOME

Membership fees .....	\$4 00	
First year's assessments or premiums.....	89,787 76	
	89,791 76	
Net amount received from applicants and members.....		\$89,791 76
Interest on:		
Mortgage loans .....	\$1,419 98	
Bonds and stocks.....	12,735 91	
Deposits .....	919 02	
	15,074 91	
<b>Total Income .....</b>		<b>\$104,866 67</b>
<b>Ledger Assets December 31, 1919.....</b>		<b>306,532 20</b>
<b>Total .....</b>		<b>\$411,398 87</b>

### DISBURSEMENTS

Death claims .....		\$93,873 00
Salaries and all other compensation of office employees.....		3,935 30
Medical examiners' fees and salaries.....		33 00
Traveling and other expenses of officers, trustees, agents and committees .....		39 60
Proxy cards .....		285 60
Advertising, printing and stationery.....		1,780 27
Postage, express, telegraph and telephone.....		1,364 53
Legal expense .....		24 67
Miscellaneous, including \$100 audit.....		246 00
		\$101,581 97
<b>Total Disbursements .....</b>		<b>\$101,581 97</b>
<b>Balance .....</b>		<b>\$309,816 90</b>

### LEDGER ASSETS

Mortgage loans.....		\$18,300 00
Book value of bonds, \$263,820.76; stocks, \$15,535.....		279,355 76
Deposited in trust companies and banks on interest.....		12,161 14
		\$309,816 90
<b>Total .....</b>		<b>\$309,816 90</b>

### NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages .....	\$305 92	
Bonds .....	4,275 40	
	4,581 32	
<b>Total .....</b>		<b>4,581 32</b>



Mortuary assessments due and unpaid on last call made within sixty days on insurance in force and for which notices have been issued .....	11,000 00
<b>Gross Assets</b> .....	<b>\$325,398 22</b>
DEDUCT ASSETS NOT ADMITTED	
Book value of bonds and stocks over market value .....	54,028 26
<b>Total Admitted Assets</b> .....	<b>\$271,369 96</b>
LIABILITIES	
Policy or certificate claims:	
Adjusted, not yet due .....	\$19,000 00
Reported, not yet adjusted .....	3,000 00
<b>Total</b> .....	<b>\$22,000 00</b>
Reserve or emergency fund under section 205, New York insurance law .....	8,589 68
Advance premiums or assessments .....	1,513 84
<b>Total Liabilities</b> .....	<b>\$32,103 52</b>

## EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1919 .....	4,382	\$4,012,500
Written in 1920 .....	19	14,500
<b>Totals</b> .....	<b>4,401</b>	<b>\$4,027,000</b>
Deduct terminated, decreased or transferred in 1920 .....	256	225,573
<b>Total certificates in force December 31, 1920</b> .....	<b>4,145</b>	<b>\$3,801,427</b>
Terminated by death in 1920 .....	98	94,073
Terminated by lapse in 1920 .....	158	131,500

## EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1919 .....	23	\$21,800
Reported in 1920 .....	98	94,073
<b>Totals</b> .....	<b>121</b>	<b>\$115,873</b>
Paid in 1920 .....	99	93,873
<b>Balance</b> .....	<b>22</b>	<b>\$22,000</b>

## BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
Adirondack Elec Power Co 1962 5s.....	\$5,000 00	\$5,000	\$4,250
American Dock & Trust Co 1920 5s.....	4,700 00	5,000	4,300
American Tel & Tel Co 1929 4s.....	9,877 78	10,000	8,100
1933 4½s.....	8,208 75	10,000	8,800
Bellingham Bay & British Col R R 1922 5s.....	5,284 59	5,000	4,150
City Water Power Co Austin Texas 1939 5s.....	4,875 00	5,000	1,000
Commonwealth Water Co 1959 5s.....	4,900 00	5,000	8,700
Eastern Steel Co 1931 5s.....	4,500 00	5,000	4,250
Erie R R 1996 4s.....	2,721 25	5,000	2,600
Fonda Johnstown & Gloversville 1959 4½s.....	4,560 63	5,000	2,700
Hamilton Cataract Power Lt & Trac Co 1943 5s.....	5,190 97	5,000	4,000
Jackson Con Trac Co 1934 5s.....	4,988 19	5,000	3,750
Kansas City & Pac R R 1990 4s.....	7,787 50	10,000	5,500
Locomotive & Machine Co Montreal 1924 4s.....	4,593 33	5,000	4,250
Milwaukee Gas Light Co 1927 4s.....	4,964 08	5,000	4,400
Missouri Pacific R R 1926 5s.....	4,990 00	5,000	4,400
1923 5s.....	5,206 25	5,000	4,800
Nassau & Suffolk Light Co 1945 5s.....	4,750 00	5,000	3,900

New York Telephone Co 1939 4½s.....	9,787 50	10,000	8,400
N Y Westchester & Boston R R 1946 4½s.....	4,837 50	5,000	2,500
Norfolk & Southern R R 1961 5s.....	5,050 00	5,000	3,250
1964 5s.....	4,832 64	5,000	2,850
Northwestern Elevated R R 1941 5s.....	4,550 00	5,000	3,400
Northwestern Telegraph Co 1934 4½s.....	10,000 00	10,000	3,000
Pittsburg McKeesport & Connellsville Ry 1931 5s.....	3,186 80	5,000	4,100
Portsmouth Berkeley & Suffolk 1944 6s.....	5,050 63	5,000	4,800
Potomac Elec Power Co 1936 5s.....	5,038 33	5,000	4,350
San Diego Cons Gas & Elec Co 1939 5s.....	4,963 78	5,000	4,350
Scioto Valley Traction Co 1923 6s.....	5,104 88	5,000	4,550
Seattle Lighting Co 1949 6s.....	4,875 09	5,000	2,900
Southern Pacific Co 1949 4s.....	9,113 50	10,000	7,800
Southern Ry 1924 5s.....	11,163 50	10,000	9,200
Syracuse Gas Co 1948 5s.....	5,295 14	5,000	4,150
Texas Power & Light Co 1937 5s.....	4,635 00	5,000	4,200
Trenton Gas & Elec Co 1949 5s.....	5,527 78	5,000	4,500
Tuscaloosa Ry & Utilities 1940 6s.....	4,875 00	5,000	4,650
Union Elec Lt & Power Co St Louis 1933 5s.....	4,999 31	5,000	4,200
United Elec Lt & Power Co Balto 1929 4½s.....	4,284 28	5,000	4,200
United Rys Co of St Louis 1924 4s.....	4,400 00	5,000	3,500
Utah Light & Power Co 1930 4s.....	4,080 28	5,000	3,900
Vermont Power & Light Co 1927 5s.....	4,908 72	5,000	4,700
Watanga Power Co 1952 6s.....	5,000 00	5,000	4,250
West Penn Rys 1931 5s.....	5,016 67	5,000	4,150
Western Maryland R R 1952 4s.....	8,381 25	10,000	6,100
Gary St Ry 1937 5s.....	4,000 00	4,000	2,080
1937 5s.....	1,700 00	1,700	510
Union Pacific R R 1927 4s.....	8,246 25	10,000	8,800
<b>Totals of bonds.....</b>	<b>3363,820 76</b>	<b>3375,700</b>	<b>3212,890</b>
<b>Stocks:</b>			
30 Chicago St Paul Telegraph Co.....	\$1,635 00	\$3,000	\$1,200
450 Pacific & Atlantic Telegraph Co.....	3,437 50	11,250	6,637
50 Tunnel R R Co of St Louis.....	5,462 50	5,000	4,900
<b>Totals of stocks.....</b>	<b>\$15,535 00</b>	<b>\$19,250</b>	<b>\$12,437</b>
<b>Totals of bonds and stocks.....</b>	<b>\$279,255 76</b>	<b>\$394,950</b>	<b>\$326,327</b>

THE WORKINGMAN'S CO-OPERATIVE ASSOCIATION  
OF THE UNITED INSURANCE LEAGUE  
OF NEW YORK

63 PARK ROW, NEW YORK

[Commenced business 1886]

FRED MARQUARD, President HENRY B. SALISBURY, Secretary  
Attorney for service of process in the State of New York, H. B. SALISBURY,  
63 Park Row, New York.

INCOME	
Weekly assessments or premiums.....	\$103,533 66
Other payments by applicants and members...	32 00
Net amount received from applicants and members.....	\$103,565 66
Interest on:	
Bonds .....	\$3,984 16
Deposits .....	101 90
	<u>4,086 06</u>
Agents' cash securities.....	2,924 00
Agents' deficiencies paid.....	425 83
Premium receipt books sold.....	37 97
	<u>\$111,039 52</u>
Total Income .....	\$111,039 52
Ledger Assets December 31, 1919.....	91,388 89
	<u>\$202,428 51</u>
Total .....	<u>\$202,428 51</u>

DISBURSEMENTS	
Death claims .....	\$17,751 49
Sick and accident claims.....	7,316 00
Other payments to members.....	38 23
	<u>\$25,105 72</u>
Total payments to members.....	\$25,105 72
Commissions and fees to agents account first year's fees, dues, assessments or premiums.....	18,268 29
Commissions and fees to agents account subsequent years' fees, dues, assessments or premiums.....	4,596 50
Salaries of managers or agents.....	9,534 00
Salaries and other compensation of officers and trustees.....	12,505 00
Salaries of office employees.....	3,956 00
Medical examiners' fees and salaries.....	975 00
Taxes .....	951 81
Rent .....	1,800 00
Advertising, printing and stationery.....	822 37
Postage, express, telegraph and telephone.....	232 37
Legal expense .....	312 99
Furniture and fixtures.....	357 30
Miscellaneous .....	171 51
Agents' cash securities refunded.....	2,871 51
Agents' balances charged off.....	33 71
	<u>\$82,464 08</u>
Total Disbursements .....	\$82,464 08
Balance .....	<u>\$119,962 43</u>

LEDGER ASSETS

Book value of bonds.....	\$112,843 58
Cash in association's office.....	870 19
Deposited in trust companies and banks not on interest.....	6,218 66
<b>Total</b> .....	<b>\$119,932 43</b>

NON-LEDGER ASSETS

Interest accrued:	
Bonds .....	\$880 32
Other assets .....	7 81
<b>Total</b> .....	<b>888 13</b>
Premiums or assessments actually collected by agencies not yet turned over to association.....	78 15
<b>Gross Assets</b> .....	<b>\$120,898 71</b>

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	1,052 88
<b>Total Admitted Assets</b> .....	<b>\$119,845 83</b>

LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$306 00
Reported, not yet adjusted.....	1,061 00
<b>Total</b> .....	<b>\$1,367 00</b>
Reserve or emergency fund under section 205, New York insurance law .....	1,655 14
Advance premiums or assessments.....	642 75
Agents' cash securities on deposit.....	1,327 00
<b>Total Liabilities</b> .....	<b>\$4,991 89</b>

EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1919.....	19,484	\$1,603,575
Written in 1920.....	7,583	613,746
<b>Totals</b> .....	<b>27,067</b>	<b>\$2,217,321</b>
Deduct terminated, decreased or transferred in 1920.....	7,446	579,458
<b>Total certificates in force December 31, 1920....</b>	<b>19,621</b>	<b>\$1,637,863</b>
Terminated by death in 1920.....	142	20,630
Terminated by lapse in 1920.....	7,300	558,524
Terminated by cancellation in 1920.....	4	304

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1919.....	4	\$656 00
Reported in 1920.....	142	18,402 49
<b>Totals</b> .....	<b>146</b>	<b>\$19,058 49</b>
Paid in 1920.....	137	17,761 49
<b>Balance</b> .....	<b>9</b>	<b>\$1,307 00</b>
Claims unpaid December 31, 1920.....	9	1,307 00

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Number	Amount
Claims unpaid December 31, 1919.....	14	\$52
Incurred in 1920.....	858	7,324
<b>Totals</b> .....	<b>872</b>	<b>\$7,376</b>
Paid in 1920.....	856	7,316
Claims unpaid December 31, 1920, estimated liability.	16	\$60

## BONDS OWNED

	Book value	Par value	Market value
United States Victory Lib notes 1923 4½s.....	\$22,850 70	\$23,000	\$22,851
City of New York corp stock 1940 3½s.....	811 25	1,000	870
1942 3½s.....	811 25	1,000	890
1951 3½s.....	1,580 00	2,000	1,660
1952 3½s.....	4,946 25	6,000	4,980
1953 3½s.....	19,186 68	24,000	19,680
1954 3½s.....	36,348 75	44,000	36,060
1955 4s.....	8,092 50	8,000	7,280
1957 4s.....	9,895 00	10,000	9,100
1958 4s.....	993 75	1,000	910
1959 4s.....	1,987 50	2,000	1,820
1960 4½s.....	280 00	1,000	950
1966 4½s.....	4,860 00	5,000	4,750
<b>Totals</b> .....	<b>\$112,943 58</b>	<b>\$128,000</b>	<b>\$111,791</b>

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# Fraternal Benefit Societies

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF ALL  
FRATERNAL BENEFIT SOCIETIES REPORTING UNDER THE LAWS  
OF NEW YORK, AS AUDITED BY THE INSURANCE DEPARTMENT,  
SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER,  
1920



## AID ASSOCIATION FOR LUTHERANS

FIRST NATIONAL BANK BUILDING, APPLETON, WIS.

[Commenced business 1902]

G. D. ZIEGLER, President

ALBERT VOECKS, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME		
Membership fees .....	\$16,395 38	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	74,439 35	
All other assessments or premiums.....	265,801 13	
Dues and per capita tax.....	1,290 48	
Surplus applied on assessment.....	46,270 32	
Principal on certificate loans.....	45,675 25	
Interest on certificate loans.....	10,598 94	
Change of beneficiaries.....	186 00	
<b>Total .....</b>	<b>\$460,656 85</b>	
Deduct payments returned to applicants and members .....	741 68	
<b>Net amount received from members.....</b>		<b>\$459,915 17</b>
Interest on:		
Mortgage loans .....	\$19,588 29	
Bonds .....	39,334 49	
Deposits .....	500 70	
Other sources .....	2,520 00	
		61,943 48
Sale of lodge supplies.....		277 25
Official publication .....		57 50
Miscellaneous .....		56 10
Foreclosure expense .....		2,977 79
Tax refund .....		455 96
Gross profit on sale or maturity of ledger assets: Bonds.....		97 50
<b>Total Income .....</b>		<b>\$525,780 75</b>
<b>Ledger Assets December 31, 1919.....</b>		<b>1,048,751 70</b>
<b>Total .....</b>		<b>\$1,574,532 45</b>
DISBURSEMENTS		
Death claims .....	\$84,140 73	
Permanent disability claims.....	500 00	
Sick and accident claims.....	21,587 75	
Surplus used in payment of assessments.....	46,270 32	
Withdrawal equities .....	23,378 15	
<b>Total benefits paid.....</b>		<b>\$175,876 95</b>
Commissions and fees to deputies and organizers.....		36,868 82
Salaries of officers and trustees.....		8,488 37



Salaries of office employees.....	9,490 26
Medical examiners' fees and salaries.....	10,215 00
Traveling and other expenses of officers, trustees and committees.....	947 97
Insurance department fees.....	218 00
Rent.....	750 00
Advertising, printing and stationery.....	3,454 61
Postage, express, telegraph and telephone.....	1,180 13
Lodge supplies.....	918 90
Official publication.....	2,770 85
Furniture and fixtures.....	511 59
Taxes, repairs and other expenses on real estate.....	222 34
Miscellaneous, including \$1,217.13 taxes.....	2,098 76
Gross loss on sale or maturity of ledger assets: Bonds.....	48 36
<b>Total Disbursements</b> .....	<b>\$254,060 91</b>
<b>Balance</b> .....	<b>\$1,320,471 54</b>

## LEDGER ASSETS

Book value of real estate.....	\$14,736 40
Mortgage loans.....	376,866 33
Book value of bonds.....	921,689 86
Deposits in trust companies and banks on interest.....	7,178 95
<b>Total</b> .....	<b>\$1,320,471 54</b>

## NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages.....	\$7,068 28
Bonds.....	19,573 06
Other assets.....	7,975 70
<b>Total</b> .....	<b>34,617 04</b>
Market value of real estate over book value.....	4,963 60
Market value of bonds over book value.....	3,111 55
Principal of certificate loans.....	391,281 90
<b>Gross Assets</b> .....	<b>\$1,754,445 63</b>

## DEDUCT ASSETS NOT ADMITTED

Principal of certificate loans.....	\$391,281 90
Interest due and accrued on certificate loans..	7,975 70
	<b>399,257 60</b>
<b>Total Admitted Assets</b> .....	<b>\$1,355,188 03</b>

## LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$1,250 00
Salaries, rents, expenses, commissions, etc., due or accrued...	5,122 71
Taxes due or accrued.....	448 34
Advance assessments.....	5,455 50
<b>Total</b> .....	<b>\$12,276 55</b>

## EXHIBIT OF FUNDS

	Mortuary	Disability	Expense	Total
Balance December 31, 1919 .....	\$1,020,024 22	\$18,241 53	\$10,485 96	\$1,048,751 70
<i>Income:</i>				
Membership fees .....			16,295 38	16,295 38
Assessments during first twelve months of membership of which all or an extra per cent is used for expense .....	21,200 00		53,230 35	74,430 35
Other assessments .....	210,770 02	25,458 00	28,831 43	265,059 45
Dues and per capita tax .....			1,290 48	1,290 48
Other payments by members .....	102,544 51		186 00	102,730 51
Interest and dividends .....	61,065 23	878 25		61,943 48
Other income .....	97 50	33 35	3,701 25	3,822 10
<b>Totals .....</b>	<b>\$1,415,710 48</b>	<b>\$44,611 12</b>	<b>\$114,210 85</b>	<b>\$1,574,532 45</b>
<i>Disbursements:</i>				
Death claims .....	\$84,140 73			\$84,140 73
Disability claims .....	500 00			500 00
Sick and accident claims .....		\$21,587 75		21,587 75
Other benefits .....	60,648 47			60,648 47
Commissions to deputies and organizers .....			\$36,868 82	36,868 82
Salaries, other compensation and traveling expense of officers and employees .....			29,141 60	29,141 60
Insurance department fees .....			218 00	218 00
Rent .....			750 00	750 00
Advertising, printing, supplies, postage, telegraph, telephone .....			5,553 04	5,553 04
Official publication .....			2,770 85	2,770 85
Taxes and expense on real estate .....			222 34	222 34
Other disbursements .....	48 36		2,610 35	2,658 71
<b>Totals .....</b>	<b>\$154,337 56</b>	<b>\$21,587 75</b>	<b>\$78,185 60</b>	<b>\$254,000 91</b>
Balance before transfers .....	\$1,261,372 92	\$23,023 37	\$36,075 25	\$1,320,471 54
Increase by transfers .....		25,000 00		25,000 00
<b>Balances .....</b>	<b>\$1,261,372 92</b>	<b>\$48,023 37</b>	<b>\$36,075 25</b>	<b>\$1,345,471 54</b>
Decrease by transfers .....			25,000 00	25,000 00
<b>Balance December 31, 1920 .....</b>	<b>\$1,261,372 92</b>	<b>\$48,023 37</b>	<b>\$11,075 25</b>	<b>\$1,320,471 54</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	14,643	\$12,616,693	854	\$595,250
Written in 1920 .....	4,085	3,839,590	167	153,750
Received by transfer in 1920 .....			4	4,250
<b>Totals .....</b>	<b>18,728</b>	<b>\$16,456,283</b>	<b>1,025</b>	<b>\$753,250</b>
Deduct terminated, decreased or transferred in 1920 .....	1,610	1,590,156	79	67,389
<b>Total certificates in force December 31, 1920 .....</b>	<b>17,118</b>	<b>\$14,866,127</b>	<b>946</b>	<b>\$685,861</b>
Terminated by death in 1920 .....	98	83,864	5	4,250
Terminated by lapse in 1920 .....	1,512	1,489,405	66	56,500
Transferred in 1920 .....			8	5,750
Decreased in 1920 .....		16,887		889

## Received in 1920 from members in New York:

Mortuary .....	\$8,694 67
Sick and accident .....	839 42
Expense .....	5,061 85
<b>Total .....</b>	<b>\$14,595 94</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	5	\$3,857	1	\$500
Incurred in 1920.....	98	81,584	5	4,250
Totals .....	103	\$85,391	6	\$4,750
Paid in 1920.....	100	84,141	5	4,250
Claims unpaid December 31, 1920 .....	3	\$1,250	1	\$500

## EXHIBIT OF OLD AGE CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920.....	1	\$500	.....	.....
Paid in 1920.....	1	500	.....	.....

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Number	Amount	Number	Amount
Incurred in 1920.....	658	\$21,588	15	\$737
Paid in 1920.....	658	21,588	15	737

## GENERAL INTERROGATORIES

Assessments collected from organization of association:		
Mortuary .....		\$1,537,998 20
Disability .....		163,154 77
Losses and claims paid from organization of association:		
Death .....		625,982 64
Disability .....		142,821 20

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Wisconsin .....	\$186,118 08
North Dakota .....	10,450 00
Missouri .....	10,000 00
Minnesota .....	51,450 00
Illinois .....	63,800 00
Oregon .....	4,300 00
Michigan .....	23,948 25
Washington .....	1,800 00
Nebraska .....	25,000 00
Total .....	\$376,866 33

## BONDS OWNED

	Book value	Par value	Market value
Ada Okla imp 1923 6s.....	\$5,618 50	\$5,648	\$5,826
Bradentown Fla bridge 1948 6s.....	5,250 00	5,000	5,000
Brewster Co Tex road & bridge 1924-25 6s.....	4,000 00	4,000	4,080
Casa Grande Ariz elec & power 1906 6s.....	3,004 95	3,000	3,030
Cherokee Co Ala road 1923-26 6s.....	6,284 40	6,000	6,600
Cherokee Co Tex road imp war 1923 6s.....	5,000 00	5,000	5,000
Cisco Tex funding warrants 1921-24 6s.....	4,000 00	4,000	4,000
Cleveland Okla imp 1923 6s.....	3,400 00	3,400	3,400

Clinton Okla imp 1927 6s.....	2,000 00	2,000	2,000
street 1927 6s.....	10,000 00	10,000	10,100
Clinton Iowa main sewer 1921 6s.....	2,195 00	2,000	2,000
Clarendon Co S C school 1947 6s.....	2,675 80	2,500	2,675
Cooper Texas waterworks 1923-29 5½s.....	2,000 00	2,000	2,000
Crockett Texas sewer 1924-25 6s.....	2,500 00	2,500	2,785
Dewey Okla imp 1926 6s.....	2,000 00	2,000	2,020
1928 6s.....	10,000 00	10,000	10,200
Dorchester Co S C Grover school 1926 6s.....	1,905 00	1,500	1,515
Eagle Lake Texas sewer 1921-23 6s.....	2,282 00	2,000	2,020
East Moline Ill imp 1923 6s.....	985 00	1,000	1,000
Edenton N C town graded school 1942-46 6s.....	4,314 80	4,000	4,230
Elaine Ark school 1925-25 6s.....	4,142 00	4,000	4,080
Europa Miss waterworks 1932 6s.....	1,500 00	1,500	1,500
Eureka Mont waterworks 1937 6s.....	2,088 00	2,000	2,080
Frederick Okla street 1927 6s.....	4,975 00	5,000	5,000
Ft Bend Tex road & bridge warrants 1924 6s.....	4,975 00	5,000	5,000
Fargo N D paving warrants 1924 5½s.....	4,941 00	5,000	5,000
Ft Green Fla school 1927-27 6s.....	5,426 50	5,000	5,180
Grand Forks N D paving 1930-31 6s.....	5,124 20	4,900	4,900
Harrlingen Texas waterworks and electric light 1951 5s.....	1,970 00	2,000	1,920
Hominy Okla imp 1933 6s.....	5,255 00	5,000	5,280
Hooker Okla funding warrants 1926 6s.....	2,000 00	2,000	2,000
Howard Co Ark Dierks school 1925-34 6s.....	5,627 20	5,500	5,520
Kiel Wis water 1921-24 6s.....	2,000 00	2,000	2,000
Laverne Okla electric light 1929-33 6s.....	5,116 00	5,000	5,280
Lenoir Tenn floating indebtedness 1927 5½s.....	2,000 00	2,000	2,000
Liberty Co Tex bridge and repair 1926 6s.....	1,450 00	1,450	1,523
Lincoln Town Oneida Co Wis bridge 1921-24 6s.....	3,264 00	2,200	2,200
Longview Miss county agricultural high school 1932 6s.....	2,120 07	2,000	2,020
Lana Co New Mexico jail 1948 5s.....	4,925 00	5,000	4,900
Magnolia Ark school 1927-29 6s.....	5,173 10	5,000	5,150
Marigold Miss waterworks & sewer 1926 6s.....	2,247 40	2,000	2,010
Mason Co Texas road 1926-27 6s.....	2,280 00	4,000	4,080
McGehee School Deaha Co Ark 1920 6s.....	2,151 00	2,000	2,020
Mississippi Co Ark school Manila 1922 6s.....	2,096 00	2,000	2,080
Moline Ill imp 1922-23 5s.....	1,970 00	2,000	2,000
Mt Carmel Ill imp 1923 5s.....	1,477 50	1,500	1,500
Mulberry Ark school 1922-1926 6s.....	2,022 85	2,000	2,025
Neuces Co Tex funding warrants 1922-24 6s.....	4,975 00	5,000	5,000
New Wilson Okla electric light 1942 6s.....	5,050 00	5,000	5,200
Nolan Co Texas courthouse 1922-26 6s.....	15,000 00	15,000	15,285
Oklahoma City Okla street 1926 6s.....	9,000 00	9,000	9,280
Ottawa Ill imp 1920-25 5s.....	3,272 50	3,500	3,525
Palmetto Fla bridge 1949 6s.....	4,180 00	4,000	4,240
Pittsburg Texas funding warrants 1925-26 6s.....	1,990 00	2,000	2,000
Plummer Idaho highway 1929 6s.....	3,060 00	3,000	3,180
Pocula Okla road imp 1942 6s.....	5,203 00	5,000	5,200
Pontiac Ill imp 1920-23 5s.....	2,265 00	2,000	2,000
Peplar Mont imp 1929 6s.....	5,000 00	5,000	5,000
Port of Toledo Oregon river 1920 6s.....	5,325 00	5,000	5,200
Presidio Co Tex gen funding 1924-29 6s.....	2,205 60	2,000	2,220
Punta Gorda Fla permanent impts 1944 5½s.....	2,055 50	2,000	2,080
Roseburg Idaho waterworks 1925 6s.....	1,020 00	1,000	1,080
Roseau Co Minn school 1923 6s.....	5,125 00	5,000	5,200
Sapulpa Okla schoolhouse 1928 6s.....	2,080 00	2,000	1,980
Seminole Co Fla school 1948 6s.....	5,175 00	5,000	5,250
Sevier Co Ark Horatio school 1921-27 6s.....	9,294 80	9,000	9,000
1922-24 6s.....	5,106 00	5,000	5,000
Somerville Texas street 1923-23 6s.....	5,000 00	5,000	5,250
St Peterburg Fla imp 1927 6s.....	4,225 00	5,000	4,850
Tuckerman Ark school 1925-29 6s.....	2,105 80	2,000	2,250
Twin Falls Idaho waterworks 1926 6s.....	5,229 50	5,000	5,200
United States Liberty 1923 4½s.....	5,000 00	5,000	5,000
1928 4½s.....	10,000 00	10,000	10,000
1942 4s.....	5,000 00	5,000	5,000
Washita County Okla school 1922 6s.....	1,075 00	1,000	1,010
Waynoka Okla electric light 1926 6s.....	2,155 00	2,000	2,040
Wilbarger Co Tex bridge repairs 1927 5½s.....	1,500 00	1,500	1,515
Yarbro Ark school 1924-25 6s.....	5,023 50	5,000	5,180
Zolfo Fla gen imp 1924-30 6s.....	5,000 00	5,000	5,122
Rush Springs Okla sewer 1942 6s.....	5,213 50	5,000	5,200
Trommold Minn waterworks 1925-26 6s.....	5,127 75	5,000	5,200
City of Blismark N D imp 1922-23 7s.....	1,226 24	1,200	1,244
1923 6s.....	900 00	900	900
Buffalo Township Okla road imp 1942 6s.....	4,720 20	4,500	4,725
Cowley Wyoming waterworks 1949 6s.....	5,226 50	5,000	5,250
Elgin N D waterworks 1923 7s.....	1,554 45	1,500	1,500
Cleveland Co N C public road 1920-30 6s.....	5,176 75	5,000	5,175
Washington Co Ark Winslow school dist 1922-23 6s.....	5,072 80	5,000	5,075
Clayton N M water 1948 6s.....	5,225 00	5,000	5,250

	Book value	Par value	Market value
Dade City Fla imp 1948 6s.....	7,280 00	7,000	7,000
Lakota N D sewer 1927-29 6½s.....	5,158 20	5,000	5,310
Prairie Co Ark school dist 1929-33 5½s.....	5,021 50	5,000	5,120
Mississippi Co Ark Leachville school 1925-27 6s.....	5,191 50	5,000	5,120
Chatham School Dist Washington Co Miss 1929-29 6s.....	1,028 08	1,500	1,545
Arapaho Okla waterworks 1935 6s.....	5,409 50	5,000	5,100
Chicot Co Ark consol school 1924 6s.....	10,591 50	10,000	10,500
Calhoun Co Fla road 1942-48 6s.....	5,526 50	5,000	5,520
Beggs Okla sewer 1941 6s.....	5,489 50	5,000	5,290
Clarendon Tex st impr funding war 1927-28 6s.....	2,032 80	2,000	2,060
Electra Tex st imp 1926-28 6s.....	5,143 25	5,000	5,075
City of Price Utah water 1929 6s.....	5,309 00	5,000	5,250
Florence Ariz water 1931 6s.....	3,128 50	3,000	3,060
Village of Roy Mora Co N M water 1948 6s.....	2,106 88	2,000	2,120
Fulton Co Ark Mammoth Springs school 1924 6s.....	5,241 00	5,000	5,300
Stokes Co N C Yadkin Township road 1935-37 6s.....	5,210 00	5,000	5,400
Lake City School Dist Ark Craighead Co 1924 6s.....	5,287 50	5,000	5,258
Lonoke Co Ark rural special school 1928-25 6s.....	5,281 75	5,000	5,210
Drumright Okla waterworks extension 1924 6s.....	5,201 50	5,000	5,200
Monroe Co Ark rural school 1924-29 6s.....	5,268 50	5,000	5,140
Broward Co Fla school dist 1930-34 6s.....	5,207 11	5,000	5,050
Grandfield Okla sanitary sewer 1924 6s.....	5,235 00	5,000	5,060
Sand Springs Okla city hall 1944 6s.....	5,294 00	5,000	5,350
Travis Co Tex road imp war 1924-26 5s.....	4,880 91	5,000	4,850
Victory Liberty Loan 1923 4½s.....	5,000 00	5,000	5,000
Fort Bend Co Tex road & bridge war 1922 6s.....	5,006 25	5,000	5,000
Gill Ark school 1925-24 6s.....	5,220 65	5,000	5,170
Andrews S C funding 1929 6s.....	5,227 50	5,000	5,290
Cross Co Ark village school 1922-25 5½s.....	5,087 50	5,000	5,000
Warsaw N C water & sewer 1920-32 6s.....	5,253 06	5,000	5,000
City of Ft Lauderdale Fla 1929 6s.....	5,259 00	5,000	5,250
Prairie Co Ark Fredonia school 1922-22 5½s.....	5,000 00	5,000	5,075
1927-42 5½s.....	5,000 00	5,000	5,185
Lusk Wyoming 1949 6s.....	5,287 50	5,000	5,100
Lafayette Co Ark stamps special school dist 1924 6s.....	5,277 00	5,000	5,150
Lincoln Co Ark Star city school 1922-41 5½s.....	5,000 00	5,000	5,000
Surry Co N C Dobson school 1929 6s.....	5,212 50	5,000	5,250
Township of Caswell N C 1942 6s.....	5,297 00	5,000	5,150
Town of Cardin Okla waterworks ext bond 1944 6s.....	5,247 50	5,000	5,250
Clifton Arizona park & sewer 1932-33 7s.....	5,274 50	5,000	5,200
Lincoln Co Ark Star city school 1942-45 5½s.....	2,000 00	2,000	2,000
City of Newkirk Okla electric light ext 1924-29 6s.....	5,278 30	5,000	5,290
Monroe & Lee Co Ark Leemon school 1924 6s.....	5,227 00	5,000	5,200
Town of Avant Okla waterworks 1943 6s.....	5,243 00	5,000	5,200
Lake Worth Fla gen imp 1927-39 6s.....	5,273 50	5,000	5,000
Quaker Gap Township Stokes Co N C road 1922-41 6s.....	5,250 50	5,000	5,000
Klaimme Co Fla Lake Front imp 1928 6s.....	5,244 50	5,000	5,000
Poinsett Co Ark Lapanto school 1927-29 5½s.....	5,068 00	5,000	5,150
Falls Co Tex road & bridge funding warrant 1927-29 6s.....	5,025 00	5,000	5,230
Waurika Okla sewer extension 1924 6s.....	2,048 00	2,000	2,100
Whiteville N C public improvement 1922 6s.....	5,000 00	5,000	5,000
Kiefer Okla waterworks 1929 6s.....	5,000 00	5,000	5,050
Chouteau Co Mont special relief funding 1925 6½s.....	5,089 25	5,000	5,250
Tiptonville Tenn water imp 1928 6s.....	5,187 50	5,000	5,150
Dysartsville Township McDowell Co N C 1920-42 6s.....	5,000 00	5,000	5,000
Montforda Cove Township McDowell Co N C 1924-40 6s.....	2,009 00	2,000	2,000
Big Creek Township Stokes Co N C 1850 6s.....	3,112 50	3,000	3,270
Lillington Township Harnett Co N C 1940 6s.....	2,068 00	2,000	2,100
Regina Sask 1928 5s.....	8,790 00	10,000	9,200
Glacier Co Mont funding 1931-32 5½s.....	4,789 10	5,000	5,050
Pondera Co Montana funding 1929 5½s.....	4,718 00	5,000	4,700
Wayne Co N C road 1925 6s.....	5,202 00	5,000	5,250
Utah Co Utah road & bridge 1922 6s.....	4,720 00	5,000	4,900
Miami Arizona sewer 1928 6s.....	5,059 06	5,000	5,150
Watauga Co N C road 1922-26 6s.....	5,228 00	5,000	5,200
DeValls Bluff Prairie Co Ark school 1921-25 5½s.....	9,548 00	10,000	10,000
Fifth Victory U S 1923 4½s.....	4,810 25	5,000	4,810
Third Liberty U S 1922 4½s.....	4,456 25	5,000	4,458
Craven Co N C road & bridge 1925 6s.....	5,000 00	5,000	5,290
Carbon Co Utah school building 1910 6s.....	4,532 50	3,000	4,850
Newkirk Okla waterworks 1929 6s.....	2,073 20	2,000	2,100
Pauls Valley Okla funding 1945 6s.....	5,000 00	5,000	5,100
Hot Springs Co Wyoming school 1945 6s.....	5,000 00	5,000	5,100
Newkirk Okla elect light ext 1924 6s.....	1,000 00	1,000	1,070
Blytheville Ark special school dist 1922-23 6s.....	5,194 20	5,000	5,100
Cascade Co Mont highway 1922 6s.....	5,000 00	5,000	5,000
Stillwater Co Mont public highway 1940 6s.....	5,000 00	5,000	5,050
Cooperstown N D sewer 1926-27 7s.....	4,275 00	5,000	5,000
Delta Utah sewer 1924-26 6s.....	4,225 00	5,000	5,050

Miscoula and Mineral Co Mont school 1939 6s.....	4,950 00	5,000	5,000
Washington Co Idaho road 1935 6s.....	9,500 00	10,000	10,000
New Hanover Co N C public school 1929-31 5s.....	4,615 75	5,000	5,000
Lake Worth Fla gen imp 1932-36 6s.....	4,375 00	5,000	5,000
St Johns Co Fla road 1944 5½s.....	4,650 00	5,000	5,000
Anson Co N C road & bridge 1928-30 6s.....	4,900 00	5,000	5,050
Fergus Co Mont county highway 1939 6s.....	5,000 00	5,000	5,000
Yuma Ariz gen imp 1930 6s.....	4,802 00	5,000	5,250
Eastland Co Texas highway 1934 5½s.....	4,683 00	5,000	5,030
Franklin Co Ill school 1929-31 7s.....	5,254 70	5,000	5,250
Grassy Creek T N C Mitchell Co road 1950 6s.....	4,800 00	5,000	5,100
City of Calumet Minn waterworks funding 1920-22 6s..	4,334 27	5,000	5,000
Mohave Co Ariz hospital 1932-46 6s.....	6,840 50	7,000	7,630
Micro Township Johnston Co N C road 1950 6s.....	4,875 00	5,000	4,900
Meekling S D school 1928 3¾s.....	4,819 50	5,000	4,800
Wahoo Neb gen imp 1931 6s.....	4,975 00	5,000	5,000
Brigham City Utah electric light 1940 6s.....	5,970 00	6,000	6,120
Santa Cruz Co Arizona school 1928 6s.....	4,975 00	5,000	5,000
Town of Wakonda S D electric light 1940 7s.....	5,275 00	5,000	5,200
Harmon Co Okla Union graded school 1935 7s.....	5,307 50	5,000	5,100
Darien Ga waterworks and wharf 1927-27 6s.....	4,432 50	4,500	4,500
Jackson Co Fla special school dist 1949 5s.....	4,375 00	5,000	5,000
Appleton Wis Fox River Val Gas & Elec Co 1921 5s...	2,985 00	3,000	3,000
1921 5s...	985 00	1,000	1,000
Vicksburg Miss Light & Traction Co 1922 5s.....	463 50	500	965
1922 5s.....	3,740 00	4,000	2,920
Wis Minn Light & Power Co La Crosse Wis 1944 5s...	9,350 00	10,000	3,200
Wis Traction L H & P Co Appleton Wis 1931 5s.....	5,000 00	5,000	4,500
1931 5s.....	985 00	1,000	900
1931 5s.....	7,360 00	8,000	7,300
<b>Totals.....</b>	<b>\$921,689 86</b>	<b>\$910,198</b>	<b>\$924,801</b>

## AMERICAN BENEFIT ASSOCIATION OF THE STATE OF NEW YORK

1 LEE AVENUE, WHITE PLAINS, N. Y.

[Commenced business 1912]

OSCAR C. KIDNEY, President

FREDERICK E. PARKER, Secretary

Attorney for service of process in State of New York.....

INCOME		
Membership fees .....	\$24 50	
All other assessments or premiums.....	6,688 01	
Dues and per capita tax.....	583 10	
Net amount received from members.....		\$7,295 61
Interest on:		
Bonds .....	\$200 74	
Deposits .....	294 12	
		494 86
Total Income .....		\$7,790 47
Ledger Assets December 31, 1919.....		11,916 68
Total .....		\$19,707 15
DISBURSEMENTS		
Death claims .....	\$2,250 00	
Salaries of officers and trustees.....	430 00	
Traveling and other expenses of officers, trustees and committees .....	96 19	
Insurance department fees.....	50 95	
Rent .....	180 00	
Advertising, printing and stationery.....	108 09	
Postage, express, telegraph and telephone.....	29 52	
Expense of supreme lodge meeting.....	10 00	
Miscellaneous .....	104 28	
Total Disbursements .....		\$3,259 03
Balance .....		\$16,448 12
LEDGER ASSETS		
Book value of bonds.....	\$5,312 88	
Cash in association's office.....	270 22	
Deposits in trust companies and banks on interest.....	10,865 02	
Total .....		\$16,448 12
NON-LEDGER ASSETS		
Interest accrued on bonds.....	26 97	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	99 43	
Total Assets .....		\$16,574 52

## LIABILITIES

Policy or certificate claims due and unpaid.....	\$250 00
Postage for year.....	5 00
<b>Total</b> .....	<b>\$255 00</b>

## EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance December 31, 1919.....	\$11,120 29	\$796 39	\$11,916 68
<i>Income:</i>			
Membership fees.....		24 50	24 50
Other assessments.....	6,688 01		6,688 01
Dues and per capita tax.....		583 10	583 10
Interest and dividends.....	470 30	24 56	494 86
<b>Totals</b> .....	<b>\$18,278 60</b>	<b>\$1,428 55</b>	<b>\$19,707 15</b>
<i>Disbursements:</i>			
Death claims.....	\$2,250 00		\$2,250 00
Salaries, other compensation and traveling expense of officers and employees.....		\$526 19	526 19
Insurance department fees.....		50 95	50 95
Rent.....		180 00	180 00
Advertising, printing, supplies, postage, telegraph, telephone.....		137 61	137 61
Supreme lodge meeting.....		10 00	10 00
Other disbursements.....		104 28	104 28
<b>Totals</b> .....	<b>\$2,250 00</b>	<b>\$1,009 03</b>	<b>\$3,259 03</b>
Balance December 31, 1920.....	\$16,028 60	\$419 52	\$16,448 12

## EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1919.....	847	\$211,750
Written in 1920.....	97	24,250
<b>Totals</b> .....	<b>944</b>	<b>\$236,000</b>
Deduct terminated, decreased or transferred in 1920.....	63	15,750
<b>Total certificates in force December 31, 1920....</b>	<b>881</b>	<b>\$220,250</b>
Terminated by death in 1920.....	10	2,500
Terminated by lapse in 1920.....	53	13,250
Received in 1920 from members in New York:		
Mortuary.....		\$6,688 01
Expense.....		583 10
<b>Total</b> .....		<b>\$7,271 11</b>

## EXHIBIT OF DEATH CLAIMS

	Number	Amount
Reported in 1920.....	10	\$2,500
Paid in 1920.....	9	2,250
Claims unpaid December 31, 1920.....	1	\$250

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary.....	\$51,772 04
Losses and claims paid from organization of association:	
Death.....	37,437 50

## BONDS OWNED

	Book value	Par value	Market value
United States 1st Lib conv 4½s.....	\$853 63	\$1,000	\$860
2d Lib 4s.....	1,000 00	1,000	1,000
3d Lib 4½s.....	500 00	500	500
4th Lib 4½s.....	1,000 00	1,000	1,000
Victory notes 4½s.....	1,963 25	1,963	1,313
<b>Totals</b> .....	<b>\$5,312 88</b>	<b>\$5,500</b>	<b>\$5,313</b>



## AMERICAN INSURANCE UNION

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44 WEST BROAD STREET, COLUMBUS, OHIO

[Commenced business September 21, 1894]

JOHN J. LENTZ, President

GEORGE W. HOGLAN, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

INCOME	
Membership fees .....	\$26,908 87
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	251,819 53
All other assessments or premiums.....	1,713,550 19
Junior benefit .....	6,979 06
Dues and per capita tax .....	1,105 97
Changed certificate fees .....	1,748 33
Fraternal and patriotic war contributions....	33 26
Reinstatement fees .....	113 30
<b>Total .....</b>	<b>\$2,002,258 51</b>
Deduct payments returned to applicants and members .....	2,675 45
<b>Net amount received from members.....</b>	<b>\$1,999,583 06</b>
Interest on:	
Mortgage loans .....	\$16,039 44
Collateral loans .....	4,064 72
Bonds .....	9,867 15
Deposits .....	2,598 11
Other sources .....	27 93
	<hr style="width: 100%;"/>
	32,597 35
Rents .....	15,620 08
Sale of lodge supplies.....	4,130 99
Miscellaneous, including \$813.53 interest on certificate lien and loans; \$522.50 claim checks canceled from 1919.....	2,156 90
Borrowed money (gross).....	50,000 00
Gross increase, by adjustment, in book value of ledger assets:	
Real estate .....	\$11,000 00
Bonds .....	32 00
	<hr style="width: 100%;"/>
	11,032 00
<b>Total Income .....</b>	<b>\$2,115,120 38</b>
<b>Ledger Assets December 31, 1919.....</b>	<b>\$36,586 49</b>
<b>Total .....</b>	<b>\$2,951,706 87</b>

### DISBURSEMENTS

Death claims .....	\$1,142,269 46
Permanent disability claims.....	6,300 00
Sick and accident claims.....	62,640 73
Old age benefits .....	34,872 12

Partial disability claims.....	1,766 44	
Withdrawal equity claims.....	3,073 69	
Fraternal Life Association (contingent merger claims) .....	1,130 36	
<b>Total benefits paid.....</b>		<b>\$1,252,052 80</b>
Commissions and fees to deputies and organizers.....	182,139 75	
Salaries of deputies and organizers.....	67,643 83	
Salaries of managers or agents.....	61,854 65	
Salaries and other compensation of officers and trustees.....	43,500 00	
Salaries and other compensation of committees.....	4,995 00	
Salaries of office employees.....	85,315 42	
Medical examiners' fees and salaries.....	39,387 50	
Traveling and other expenses of officers, trustees and committees .....	11,286 26	
Collection and remittance of assessments and dues.....	21,518 91	
Insurance department fees.....	601 22	
Rent .....	5,490 00	
Advertising, printing and stationery.....	37,831 00	
Postage, express, telegraph and telephone.....	10,666 81	
Lodge supplies .....	5,455 32	
Official publication .....	21,147 91	
Expense of National Court meeting.....	335 52	
Legal expenses .....	4,395 44	
Furniture and fixtures.....	8,935 01	
Taxes, repairs and other expenses on real estate.....	14,616 17	
Impairment and inspection service.....	3,688 63	
Office supplies and sundries.....	14,504 38	
Branch office expenses.....	35,347 67	
Fraternal associations .....	1,224 13	
Actuarial service .....	8,836 65	
Bonds of officers, office employees and representatives.....	744 95	
Premiums of members at war.....	67 77	
Borrowed money repaid (gross).....	130,000 00	
Interest on borrowed money.....	4,506 25	
Gross decrease, by adjustment, in book value of ledger assets:		
Bonds .....	94 24	
<b>Total Disbursements .....</b>		<b>\$2,078,183 25</b>
<b>Balance .....</b>		<b>\$873,523 62</b>
<b>LEDGER ASSETS</b>		
Book value of real estate.....	\$345,323 13	
Mortgage loans .....	291,499 99	
Collateral loans .....	10,955 37	
Book value of bonds.....	199,716 60	
Deposit in trust companies and banks not on interest.....	16,811 50	
Deposits in trust companies and banks on interest.....	9,034 03	
Loan to certificate holders.....	183 00	
<b>Total .....</b>		<b>\$873,523 62</b>
<b>NON-LEDGER ASSETS</b>		
Interest due and accrued:		
Mortgages .....	\$5,301 25	
Bonds .....	1,590 30	
Collateral loans .....	656 51	
Other assets .....	169 55	
<b>Total .....</b>		<b>7,717 61</b>
Rents due and accrued.....		779 37

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	185,686 44
Due from subordinate chapters for supplies.....	1,275 32

**Gross Assets** ..... **\$1,068,982 33**

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value..... 17,362 60

**Total Admitted Assets**..... **\$1,051,619 76**

LIABILITIES

<b>Policy or certificate claims:</b>	
Resisted .....	\$13,336 70
Reported, not yet adjusted.....	150,836 19
Incurred in 1920, not reported until 1921...	32,878 99
Present value of deferred death claims payable in instalments.....	2,055 50
Old age and other benefits due and unpaid..	4,771 25

**Total unpaid claims**..... **\$203,878 63**

Salaries, rents, expenses, commissions, etc., due or accrued... 36,716 73

Taxes due or accrued..... 4,397 78

Advance assessments ..... 6,602 38

Interest on mortgages paid in advance..... 100 72

Amount due New York State Insurance Department as liquidator of Catholic Mutual Benefit Association and Catholic Relief and Beneficiary Association through December, 1920, assessment. Paid in January and February, 1921..... 42,717 50

**Total** ..... **\$394,413 49**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability
Balance December 31, 1919 .....	\$97,333 32	\$448,799 88	\$33,338 56
<i>Income:</i>			
Other assessments.....	1,225,881 65	104,641 66	55,221 18
Other payments by members.....	33 26		
Interest and dividends.....		32,597 35	
Other income.....	50,462 80	22,150 05	60 00
<b>Totals</b> .....	<b>\$1,373,710 73</b>	<b>\$606,188 94</b>	<b>\$78,639 77</b>

<i>Disbursements:</i>			
Death claims.....	\$1,143,369 46		
Disability claims.....	6,900 00		
Sick and accident claims.....			\$62,640 73
Other benefits.....	2,896 80	\$37,945 81	
Taxes and expenses on real estate.....		7,889 97	
Other disbursements.....	130,067 77	4,600 49	
<b>Totals</b> .....	<b>\$1,281,534 03</b>	<b>\$50,436 27</b>	<b>\$62,640 73</b>

Balance before transfers..... \$92,176 70

Decrease by transfers..... 4,284 37

**Balance December 31, 1920**..... **\$92,176 70**

	Temple Funds	Expense	Total
Balance December 31, 1919 .....	\$3,894 63	\$69,989 33	\$36,586 49
<i>Income:</i>			
Membership fees.....		26,908 87	26,908 87
Assessments during first twelve months of membership of which all or an extra per cent is used for expense.....		251,819 53	251,819 53
Other assessments.....		325,130 25	1,710,874 74
Dues and per capita tax.....		1,105 97	1,105 97
Other payments by members.....		1,961 63	1,894 89
Interest and dividends.....			32,597 35
Other income.....	5,336 46	4,930 96	82,939 97
<b>Totals</b> .....	<b>\$3,441 63</b>	<b>\$661,746 84</b>	<b>\$3,944,737 81</b>

<i>Disbursements:</i>			
Death claims			\$1,142,266 46
Disability claims			6,200 00
Sick and accident claims			62,640 73
Other benefits			40,842 61
Commissions to deputies and organizers	\$183,139 75		183,139 75
Salaries, other compensation and traveling expense of officers and employees	313,983 72		313,983 72
Collection and remittance of assessments and dues	21,518 91		21,518 91
Insurance department fees	601 23		601 23
Rent	5,490 00		5,490 00
Advertising, printing, supplies, postage, telegraph, telephone	53,953 13		53,953 13
Official publication	21,147 91		21,147 91
Supreme lodge meeting	325 52		325 52
Legal expenses	4,395 44		4,395 44
Taxes and expense on real estate	\$6,736 20		14,616 17
Other disbursements		78,281 42	207,949 68
<b>Totals</b>	<b>\$6,736 20</b>	<b>\$676,646 02</b>	<b>\$3,076,183 25</b>
Balance before transfers	—\$4,284 37	\$4,900 52	\$866,544 56
Increase by transfers	4,284 37	6,979 06	11,263 43
<b>Balance</b>		<b>\$11,879 58</b>	<b>\$877,807 99</b>
Decrease by transfers			4,284 37
<b>Balance December 31, 1920</b>		<b>\$11,879 58</b>	<b>\$873,523 62</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919	86,842	\$94,980,419		
Written in 1920	30,390	38,652,881	5,020	\$5,630,214
Received by transfer in 1920			3	2,200
Increased in 1920		276,796		9,000
<b>Totals</b>	<b>117,232</b>	<b>\$133,910,096</b>	<b>5,023</b>	<b>\$5,641,414</b>
Deduct terminated, decreased or transferred in 1920	15,737	21,039,817	427	377,908
<b>Total certificates in force December 31, 1920</b>	<b>101,495</b>	<b>\$112,870,279</b>	<b>4,596</b>	<b>\$5,263,506</b>
Terminated by death in 1920	1,168	1,204,162	119	138,290
Terminated by lapse in 1920	14,456	19,407,754	307	230,118
Transferred in 1920			1	1,500
Terminated by other claims in 1920	113	137,166		
Decreased in 1920		290,735		8,000

## Received in 1920 from members in New York:

Mortuary	\$137,696 42
Reserve	11,701 06
Junior	6 52
Sick and accident	12 70
Expense	59,564 18
<b>Total</b>	<b>\$208,980 88</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	110	\$107,430	1	\$1,000
Reported in 1920 .....	1,168	1,204,162	119	138,290
Interest addition account of instalment claims .....		28		
<b>Totals</b> .....	<b>1,278</b>	<b>\$1,311,620</b>	<b>120</b>	<b>\$139,290</b>
Paid in 1920 .....	1,116	1,142,269	97	113,132
<b>Balance</b> .....	<b>163</b>	<b>\$169,351</b>	<b>23</b>	<b>\$26,158</b>
Saved by compromising or scaling down in 1920 .....		8,854		
Rejected in 1920 .....	7	6,128	1	867
Claims unpaid December 31, 1920 .....	156	154,369	22	25,291

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	1	\$96		
Reported in 1920 .....	15	9,700		
Interest addition account of instalment claims .....		4		
<b>Totals</b> .....	<b>16</b>	<b>\$9,800</b>		
Paid in 1920 .....	11	6,300		
<b>Balance</b> .....	<b>5</b>	<b>\$3,500</b>		
Rejected in 1920 .....	4	2,500		
Claims unpaid December 31, 1920 .....	1	1,000		

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims *		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	144	\$7,516		
Increase in such estimated liability in 1920 .....		1,604		
Incurred in 1920 .....	1,511	65,410		
<b>Totals</b> .....	<b>1,655</b>	<b>\$74,530</b>		
Paid in 1920 .....	1,476	62,641		
Rejected in 1920 .....	35	\$1,030		
Claims unpaid December 31, 1920, estimated liability..	144	10,859		

\* Includes 25 junior claims incurred and paid for \$2,681.25.

## EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920.....	113	\$45,373	.....	.....
Paid in 1920.....	100	39,712	.....	.....
Balance .....	13	\$5,661	.....	.....
Saved by compromising or scaling down in 1920.....	.....	152	.....	.....
Rejected in 1920.....	2	738	.....	.....
Claims unpaid December 31, 1920 .....	11	4,771	.....	.....

## GENERAL INTERROGATORIES

Assessments collected from organization of association:		
Mortuary .....		\$6,843,975 81
Disability .....		218,649 78
Losses and claims paid from organization of association:		
Death .....		6,734,240 21
Disability .....		203,232 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Ohio .....	\$150,649 99
Illinois .....	88,650 00
Connecticut .....	27,200 00
Nebraska .....	25,000 00
Total .....	\$291,499 99

## INFANTILE BRANCH

## INCOME

All other assessments or premiums.....	\$21,200 61	
Deduct payments returned to applicants and members .....	54 96	
Net amount received from members.....		\$21,145 65
Ledger Assets December 31, 1919.....		12,688 67
Total .....		\$33,834 32

## DISBURSEMENTS

Death claims .....	\$2,861 25
Transfer of expense revenue to association's general expense fund .....	6,979 06
Total Disbursements .....	\$9,840 31
Balance .....	\$23,994 01

## LEDGER ASSETS

Book value of bonds.....	\$20,000 00
Deposits in trust companies and banks on interest.....	3,994 01
Total .....	\$23,994 01

## NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	1,935 47
<b>Total Assets</b> .....	<b>325,926 48</b>

## LIABILITIES

Policy or certificate claims:	
Incurred in 1920 not reported until 1921.....	\$165 00
Reserve on death benefit certificates.....	22,952 00
<b>Total</b> .....	<b>23,117 00</b>

## EXHIBIT OF CERTIFICATES — Infantile Branch

	Number	Amount
Certificates in force December 31, 1919.....	6,800	\$1,456,230
Written in 1920.....	3,367	841,750
<b>Totals</b> .....	<b>10,167</b>	<b>\$2,297,980</b>
Deduct terminated, decreased or transferred in 1920.....	1,413	330,700
<b>Total certificates in force December 31, 1920....</b>	<b>8,754</b>	<b>\$1,967,280</b>
Terminated by death in 1920.....	25	2,861
Terminated by lapse in 1920.....	1,388	327,839

## EXHIBIT OF DEATH CLAIMS — Infantile Branch

	Number	Amount
Incurred in 1920.....	25	\$2,861
Paid in 1920.....	25	2,861

## BONDS OWNED

	Book value	Par value	Market value
United States 5th Victory Lib 1922 4½s.....	\$5,000 00	\$5,000	\$5,000
1st Lib 1947 4½s.....	10,000 00	10,000	10,000
4th Lib 1938 4½s.....	50,200 00	50,200	50,200
2d Lib 1942 4½s.....	5,000 00	5,000	5,000
3d Lib 1928 4½s.....	40,060 00	40,060	40,060
War Savings ctf 1928.....	894 00	1,000	894
Board of Education Lawton Okla school bldg 1929 5s..	7,519 52	7,000	6,860
Calgary Alberta Canada deb 1923 5s.....	1,000 00	1,000	850
Girard Kansas internal imp 1924 5½s.....	3,500 00	3,500	3,570
Cook Co Ill school 1921 5s.....	1,554 09	1,500	1,500
Lincolnton N C waterworks sewerage & elec lt 1937 5s..	6,000 00	6,000	5,780
Crawford County Kansas school 1922-23 5s.....	1,000 00	1,000	980
Scott Co Ill Big Swan levee & drainage 1924-25 6s.....	12,963 60	12,000	12,240
Town of East Hartford fire dist 1933 4s.....	9,909 28	10,000	9,500
Conn Ry & Lighting 1st mtg & rfdg 1951 4½s.....	10,065 76	10,000	7,300
Cons Ry deb 1954 4s.....	9,802 80	10,000	5,400
1955 4s.....	2,837 27	3,000	1,620
Interb Rpd Transit Co 1st & rfdg mtg N Y 1966 5s.....	1,000 00	1,000	620
N Y N H & H R R deb 1956 4s.....	9,548 28	10,000	5,000
New York & Stamford 1958 4s.....	1,871 90	2,000	800
American Teleg & Telep coll trust 1946 5s.....	10,000 00	10,000	8,000
<b>Totals</b> .....	<b>\$199,716 60</b>	<b>\$199,250</b>	<b>\$182,354</b>

## THE AMERICAN LIFE SOCIETY OF NEW YORK

1170 BROADWAY, NEW YORK

[Commenced business May 5, 1919]

DANIEL GOLDEN, President WILLARD A. MARAKLE, Secretary  
 Attorney for service of process in the State of New York, SUPERINTENDENT OF  
 INSURANCE, Albany, N. Y.

### INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$76,096 72	
National Temperance Life.....	230 72	
<b>Total</b> .....	<b>\$76,327 44</b>	
Deduct payments returned to applicants and members .....	1,152 82	
<b>Net amount received from members</b> .....		<b>\$75,174 62</b>
Interest on:		
Bonds .....	\$1,367 28	
Other sources .....	219 97	
		1,587 25
American Life Agency Company, Inc.....		3,500 00
Suspended items to close account.....		35 17
<b>Total Income</b> .....		<b>\$80,297 04</b>
Ledger Assets December 31, 1919.....		<b>24,696 74</b>
<b>Total</b> .....		<b>\$104,993 78</b>

### DISBURSEMENTS

Death claims .....	\$19,700 00	
Other benefits .....	4,992 59	
<b>Total benefits paid</b> .....		<b>\$24,692 59</b>
Commissions and fees to deputies and organizers.....		16,020 26
Salaries and other compensation of officers and trustees.....		4,487 50
Salaries and other compensation of office employees.....		3,598 50
Medical examiners' fees and salaries.....		912 05
Traveling and other expenses of officers, trustees and committees .....		980 57
Collection and remittance of assessments and dues.....		1,140 50
Insurance department fees.....		193 28
Rent .....		877 33
Advertising, printing and stationery.....		2,874 47
Postage, express, telegraph and telephone.....		369 88
Expense of supreme lodge meeting.....		698 65
Furniture and fixtures.....		48 76
Miscellaneous, including \$1,664.45 reinsurance.....		1,835 57
Borrowed money repaid (gross).....		98 91
<b>Total Disbursements</b> .....		<b>\$58,828 82</b>
<b>Balance</b> .....		<b>\$46,164 96</b>



LEDGER ASSETS	
Collateral loans .....	\$33 30
Book value of bonds .....	18,881 60
Cash in association's office.....	3,223 51
Deposits in trust companies and banks on interest.....	23,929 56
Liquidation, National Temperance Life Society.....	97 00
<b>Total</b> .....	<b>\$46,164 96</b>

NON-LEDGER ASSETS	
Interest due and accrued on bonds.....	161 64
<b>Total Assets</b> .....	<b>\$46,326 60</b>

LIABILITIES	
Policy or certificate claims:	
Reported, not yet adjusted.....	\$1,000 00
Incurred in 1920, not reported until 1921..	2,284 00
Present value of deferred death claims payable in instalments.....	3,092 36
<b>Total unpaid claims</b> .....	<b>\$6,376 36</b>
Salaries, rents, expenses, commissions, etc., due or accrued...	121 40
Advance assessments .....	44 43
Held subject to New York Insurance Department, liquidation of National Temperance Life Society.....	2,548 45
Advance mortuary assessments.....	5,204 10
Reserve liability .....	20,361 23
<b>Total</b> .....	<b>\$34,655 97</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Advance Mortuary	Expense	Total
Balance December 31, 1919.....	\$19,319 76	\$1,512 61		\$3,964 37	\$24,696 74
<i>Income:</i>					
Assessments during first twelve months of membership of which all or an extra per cent is used for expense.....	28,969 08		5,204 10	40,770 73	74,943 90
Other payments by members.....				230 72	230 72
Interest and dividends.....	1,587 25				1,587 25
Other income.....	3,500 00			35 17	3,535 17
<b>Totals</b> .....	<b>\$53,376 09</b>	<b>\$1,512 61</b>	<b>\$5,204 10</b>	<b>\$44,900 98</b>	<b>\$104,993 78</b>
<i>Disbursements:</i>					
Death claims.....	\$19,700 00				\$19,700 00
Other benefits.....				\$4,992 59	4,992 59
Commissions to deputies and organizers.....				16,020 26	16,020 26
Salaries, other compensation and traveling expense of officers and employees.....				9,978 62	9,978 62
Collection and remittance of assessments and dues.....				1,140 50	1,140 50
Insurance department fees.....				193 28	193 28
Rent.....				877 33	877 33
Advertising, printing, supplies, postage, telegraph, telephone.....				3,244 35	3,244 35
Supreme lodge meeting.....				698 65	698 65
Other disbursements.....				1,983 24	1,983 24
<b>Totals</b> .....	<b>\$19,700 00</b>			<b>\$39,128 83</b>	<b>\$58,828 83</b>
Balance before transfers.....	\$33,676 09	\$1,512 61	\$5,204 10	\$5,772 16	\$46,164 96
Increase by transfers.....				1,512 61	1,512 61
<b>Balance</b> .....	<b>\$33,676 09</b>	<b>\$1,512 61</b>	<b>\$5,204 10</b>	<b>\$7,284 77</b>	<b>\$47,677 57</b>
Decrease by transfers.....		1,512 61			1,512 61
<b>Balance December 31, 1920</b> .....	<b>\$33,676 09</b>		<b>\$5,204 10</b>	<b>\$7,284 77</b>	<b>\$46,164 96</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	2,161	\$2,558,400	2,161	\$2,558,400
Written in 1920.....	6,517	4,518,950	2,496	893,000
<b>Totals</b> .....	<b>8,678</b>	<b>\$7,077,350</b>	<b>4,657</b>	<b>\$3,451,400</b>
Deduct terminated, decreased or transferred in 1920....	569	625,550	554	621,050
<b>Total certificates in force December 31, 1920...</b>	<b>8,109</b>	<b>\$6,451,800</b>	<b>4,103</b>	<b>\$2,830,350</b>
Terminated by death in 1920.	26	22,484	6	5,700
Terminated by lapse in 1920.	543	603,066	548	615,350

## Received in 1920 from members in New York:

Mortuary .....	\$27,582 70
Reserve .....	5,204 10
Expense .....	35,483 41
<b>Total</b> .....	<b>\$68,270 21</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	1	\$3,866	1	\$3,866
Reported in 1920.....	22	20,200	6	5,700
<b>Totals</b> .....	<b>23</b>	<b>\$24,066</b>	<b>7</b>	<b>\$9,566</b>
Paid in 1920.....	21	19,974	6	6,473
Claims unpaid December 31, 1920 .....	2	4,092	1	3,093

## GENERAL INTERROGATORIES

## Assessment collected from organization of association:

Mortuary .....	\$48,002 00
Disability .....	47 00
Losses and claims paid from organization of association:	
Death .....	23,825 00
Disability .....	9 23

## BONDS OWNED

	Book value	Par value	Market value
United States stamps 1923.....	\$531 60	\$600	\$532
1st Lib 1947 3½s.....	2,000 00	2,000	2,000
2d Lib 1943 4s.....	2,300 00	2,300	2,300
1943 4½s.....	5,050 00	5,050	5,050
4th Lib 1938 4½s.....	7,000 00	7,000	7,000
Victory 1922-23 4½s.....	1,000 00	1,000	1,000
1923-27 4½s.....	100 00	100	100
DuBois Pa school dist 1922 4s.....	900 00	900	900
<b>Totals</b> .....	<b>\$18,881 60</b>	<b>\$18,960</b>	<b>\$18,882</b>

THE GRAND LODGE OF THE  
ANCIENT ORDER OF UNITED WORKMEN  
OF CONNECTICUT

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763 CHAPEL STREET, NEW HAVEN, CONN.

[Commenced business 1901]

JOHN T. RADIGAN, President

ROGER E. DICKINSON, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$6,070 76	
All other assessments or premiums.....	167,259 05	
Three per cent of beneficiary fund and guaranty assessments .....	5,268 19	
Dues and per capita tax.....	6,910 26	
Medical examiners' fees.....	501 35	
Interest on reserve lien.....	23 84	
Half cash loans increased.....	4,268 53	
Interest on one-half cash loans.....	3,771 65	
Net amount received from members.....		\$194,073 63
Interest on:		
Certificate loans .....	\$399 53	
Bonds .....	26,921 96	
Deposits .....	918 37	
		28,239 86
Rents .....		2,886 31
Sale of lodge supplies.....		25 20
Accrued interest on reserve liens.....		5,021 70
Cash surrender .....		628 00
Beneficiary certificate .....		43 50
Rent of desk room.....		20 00
Cash returned account overdraft.....		10 02
Gross profit on sale or maturity of ledger assets: Bonds.....		47 50
Gross increase, by adjustment, in book value of ledger assets:		
Bonds .....		2,139 90
Total Income .....		\$233,135 62
Ledger Assets December 31, 1919.....		879,592 29
Total .....		\$1,112,727 91
	DISBURSEMENTS	
Death claims .....	\$188,418 00	
Cash surrender .....	1,191 00	
Total benefits paid.....		\$189,609 00
Commissions and fees for new members.....		1,609 29

Salaries of deputies and organizers.....	933 32
Expenses of deputies and organizers.....	77 99
Salaries and other compensation of officers and trustees.....	2,900 01
Salaries and other compensation of committees.....	1,181 00
Salaries of office employees.....	300 00
Medical examiners' fees and salaries.....	629 50
Traveling and other expenses of officers, trustees and committees.....	939 89
Supreme lodge per capita tax.....	475 51
Insurance department fees.....	15 00
Rent.....	405 00
Advertising, printing and stationery.....	1,623 77
Postage, express, telegraph and telephone.....	275 38
Official publication.....	1,466 02
Expense of grand lodge meeting.....	1,180 01
Legal expenses.....	259 50
Rent of safe deposit box.....	100 00
Taxes, repairs and other expenses on real estate.....	3,574 04
One-half cash loan charged off account lapse.....	709 80
Impairment liens reduced.....	3,175 13
Miscellaneous.....	796 29
Interest returned on certificate loan.....	16 25
Gross loss on sale or maturity of ledger assets: Bonds.....	6,022 85
Gross decrease, by adjustment, in book value of ledger assets: Bonds.....	111 00

**Total Disbursements** ..... **\$218,355 55**

**Balance** ..... **\$594,342 36**

**LEDGER ASSETS**

Book value of real estate.....	\$36,000 00
Book value of bonds.....	570,772 93
Cash in association's office.....	2,097 16
Deposits in trust companies and banks not on interest.....	463 38
Deposits in trust companies and banks on interest.....	383 04
Certificate loans.....	8,094 93
Half cash payment loans.....	87,080 19
Reserve liens.....	100,977 00
Accumulated interest on reserve liens.....	25,233 48
Impairment liens.....	13,240 25

**Total** ..... **\$594,342 36**

**NON-LEDGER ASSETS**

Interest due and accrued:	
Bonds.....	\$9,197 56
Certificate loans.....	387 49
Other assets.....	292 23
<b>Total</b> .....	<b>9,877 28</b>
Rents accrued.....	300 00
Market value of real estate over book value.....	22,000 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	16,945 87
Per capita tax collected by subordinate lodges not yet turned over to grand lodge.....	647 44
Office fixtures, stationery and supplies.....	1,500 00

**Gross Assets** ..... **\$945,612 95**

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$34,317 93	
Office fixtures, stationery and supplies.....	1,500 00	
Impairment liens .....	13,240 25	
<b>Total .....</b>		<b>49,058 18</b>
<b>Total Admitted Assets .....</b>		<b>\$896,554 77</b>

## LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$8,836 00
Salaries, rents, expenses, commissions, etc., due or accrued...	407 06
Reserve fund .....	695,050 45
<b>Total .....</b>	<b>\$704,293 51</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Guaranty	Expense	Total
Balance December 31, 1919 .....	\$390,097 82	\$577,718 27		\$2,781 20	\$870,597 29
<i>Income:</i>					
Assessments during first twelve months of membership of which all or an extra per cent is used for expense.....	2,785 43		\$299 95	3,035 38	6,070 76
Other assessments.....	158,740 31		8,518 74	5,268 19	172,527 24
Dues and per capita tax.....				6,910 26	6,910 26
Other payments by members.....	8,064 02			501 35	8,565 37
Interest and dividends.....	5,837 84	27,321 49		102 23	33,261 56
Other income.....	628 00	5,673 71		98 72	5,800 43
<b>Totals.....</b>	<b>\$475,103 42</b>	<b>\$610,108 47</b>	<b>\$8,818 69</b>	<b>\$18,697 33</b>	<b>\$1,112,727 91</b>
<i>Disbursements:</i>					
Death claims.....	\$188,418 00				\$188,418 00
Other benefits.....	1,191 00				1,191 00
Salaries, other compensation and traveling expense of officers and employees.....				\$8,571 00	8,571 00
Insurance department fees.....				15 00	15 00
Rent.....				405 00	405 00
Advertising, printing, supplies, postage, telegraph, telephone.....				1,899 15	1,899 15
Official publication.....				1,466 02	1,466 02
Supreme lodge meeting.....				1,180 01	1,180 01
Legal expenses.....				259 50	259 50
Taxes and expense on real estate.....		\$3,574 04			3,574 04
Other disbursements.....	3,804 17	6,150 10		1,362 56	11,406 83
<b>Totals.....</b>	<b>\$193,508 17</b>	<b>\$9,724 14</b>		<b>\$15,158 24</b>	<b>\$218,385 55</b>
Balance before transfer.....	\$281,600 25	\$600,384 33	\$8,818 69	\$3,539 09	\$894,342 36
Increase by transfer.....	9,818 69	64,946 91			74,765 60
Balance.....	\$291,418 94	\$665,331 24	\$8,818 69	\$3,539 09	\$969,107 96
Decrease by transfer.....	64,946 91		8,818 69	1,000 00	74,765 60
Balance December 31, 1920.....	<b>\$226,472 03</b>	<b>\$665,331 24</b>		<b>\$2,539 09</b>	<b>\$894,342 36</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	3,465	\$5,020,547	446	\$597,400
Written in 1920.....	231	214,500	88	75,500
Revived in 1920.....	25	33,500	12	13,500
Increased in 1920.....		23,000		11,000
<b>Totals .....</b>	<b>3,721</b>	<b>\$5,291,547</b>	<b>546</b>	<b>\$697,400</b>
Decurt terminated, decreased or transferred in 1920....	226	311,981	61	73,600
<b>Total certificates in force December 31, 1920....</b>	<b>3,495</b>	<b>\$4,979,566</b>	<b>485</b>	<b>\$623,800</b>

Terminated by death in 1920.	122	185,595	23	36,100
Terminated by lapse in 1920.	98	107,016	38	37,500
Terminated by expiry in 1920	6	5,802	.....	.....
Decreased in 1920.....	.....	13,568	.....	.....

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	12	\$11,659	3	\$4,000
Incurred in 1920.....	122	185,595	23	36,100
<b>Totals .....</b>	<b>134</b>	<b>\$197,254</b>	<b>26</b>	<b>\$40,100</b>
Paid in 1920.....	123	188,418	25	38,100
<b>Claims unpaid December 31, 1920 .....</b>	<b>6</b>	<b>\$8,836</b>	<b>1</b>	<b>\$2,000</b>

GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$3,682,601
Losses and claims paid from organization of association:	
Death .....	3,307,002

BONDS OWNED

	Book value	Par value	Market value
Baltimore Md 1961 4s.....	\$500 00	\$500	\$445
Bridgeport Conn 1930 4½s.....	4,855 50	5,000	4,900
1924 5s.....	4,867 50	5,000	5,050
school 1942 4½s.....	1,000 00	1,000	940
Bristol Conn 1940 4½s.....	10,000 00	10,000	9,400
Central Falls R I 1954 4s.....	3,779 20	4,000	3,369
Cincinnati Ohio 1923 4½s.....	1,000 00	1,000	970
Cleveland Ohio 1965 5s.....	1,000 00	1,000	1,020
1937 5s.....	5,000 00	5,000	5,050
1941 5s.....	5,000 00	5,000	5,100
Danbury Conn 1933 3½s.....	15,266 78	17,000	15,130
school 1940 4s.....	1,923 80	2,000	1,820
Dayton Ohio paving 1924-26 3s.....	10,000 00	10,000	10,200
East Lynn Conn 1922 4½s.....	500 00	500	500
1937-54 4½s.....	4,844 35	5,000	4,900
1955-59 4½s.....	4,887 50	5,000	4,900
1961 4½s.....	2,000 00	2,000	1,960
Enfield Conn 1936 4½s.....	4,771 50	5,000	4,800
Greenwich Conn 1939 4½s.....	4,000 00	4,000	3,760
Groton Conn 1924 4s.....	4,950 00	5,000	4,900
Hamilton Ohio street 1925 5s.....	500 00	500	505
waterworks 1937 5½s.....	1,000 00	1,000	1,070
Hartford Conn Arsenal school 1943 4s.....	4,975 00	5,000	4,600
high school 1938 3½s.....	2,692 50	3,000	2,610
N E school 1944 4½s.....	5,000 00	5,000	4,900
1959 4½s.....	2,000 00	2,000	1,960
Kansas City Mo 1925 4½s.....	500 00	500	480
Lima Ohio 1925 5s.....	5,000 00	5,000	5,250
Los Angeles Cal 1921 4½s.....	1,000 00	1,000	960
1942 4½s.....	1,000 00	1,000	930
Manchester Conn 1926 4s.....	972 50	1,000	950
Meriden Conn 1923 4½s.....	2,000 00	2,000	1,980
1939 4½s.....	4,718 00	5,000	4,600
Middletown Conn 1920 4s.....	5,000 00	5,000	4,700
1925 3½s.....	4,708 50	5,000	4,750
Minneapolis Minn imp & park 1934 4½s.....	900 00	900	855
bridge 1939 4s.....	2,661 60	3,000	2,700
Montville Conn 1936 4s.....	8,451 50	10,000	8,700
Naugatuck Conn 1936-30 4s.....	7,865 40	8,000	7,760
Newark Ohio 1922-25 5s.....	6,000 00	6,000	6,000
1939 4½s.....	2,000 00	2,000	1,980

	Book value	Par value	Market value
New Britain Conn 1929 4s.....	894 00	1,000	950
water 1941 4¼s.....	10,000 00	10,000	9,300
New Canaan Conn 1929 3¼s.....	4,604 00	5,000	4,000
New London Conn 1924-27 4s.....	1,928 40	2,000	1,940
Norwalk Conn 1929 3¼s.....	1,894 50	1,000	910
Norwich Conn 1921 4s.....	2,000 00	2,000	1,380
Orange Conn 1925 4s.....	4,975 00	5,000	4,850
school 1929 4s.....	3,000 00	3,000	2,850
Portland Oregon dock 1945 4¼s.....	10,000 00	10,000	9,500
Putnam Conn 1931 4¼s.....	2,000 00	2,000	1,940
Ridgefield Conn school 1933 5s.....	5,009 00	5,000	5,200
Rockville Conn filtration 1925 5s.....	30 50	1,000	900
Rusk Co Wis jail 1924 4¼s.....	4,000 00	4,000	3,960
San Diego Cal 1926-36 4¼s.....	50,000 00	50,000	48,500
San Francisco Cal fire prot 1940 5s.....	1,000 00	1,000	1,020
exp 1925-27 5s.....	2,000 00	2,000	2,020
Sandusky Ohio 1930 4¼s.....	6,500 00	6,500	6,240
Shelton Conn 1927 4¼s.....	4,000 00	4,000	3,720
rig 1930 4s.....	2,323 00	3,000	2,880
South Norwalk Conn 1925 4s.....	987 50	1,000	930
1929 4s.....	9,025 00	10,000	9,200
South Omaha Neb 1923 5s.....	6,500 00	6,500	6,500
1929 5s.....	500 00	500	500
1934 5½s.....	500 00	500	505
Sprague Conn 1946 4¼s.....	5,000 00	5,000	4,900
Stamford Conn 1937 4s.....	925 40	1,000	930
1948 5s.....	2,000 00	3,000	2,160
Stratford Conn 1932 4s.....	1,877 20	2,000	1,830
Toledo Ohio 1926 4¼s.....	1,000 00	1,000	980
1923-43 5s.....	2,000 00	2,000	2,160
bridge 1931 4¼s.....	1,000 00	1,000	970
Torrington Conn 1939 4¼s.....	21,000 00	21,000	20,580
Voluntown Conn 1923 4¼s.....	5,000 00	5,000	4,900
Youngstown Ohio 1921 5s.....	500 00	500	500
Wallingford Conn 1931-39 4s.....	6,653 00	7,000	6,300
1946 4s.....	1,539 00	2,000	1,720
Waterbury Conn 1942-63 4¼s.....	5,754 00	6,000	5,460
1944 4¼s.....	1,000 00	1,000	960
1945 4s.....	5,000 00	5,000	4,450
Westville Conn school & water 1941-45 4¼s.....	20,000 00	20,000	19,600
Willimantic Conn 1929 4s.....	1,000 00	1,000	950
1934 4s.....	3,965 00	4,000	3,760
Windham Conn high school 1944 4¼s.....	7,000 00	7,000	6,880
1925 4s.....	1,965 00	2,000	1,940
Woonsocket R I 1933 5s.....	3,000 00	3,000	3,080
Atchison Topeka & Santa Fe 1962 4¼s.....	3,250 00	3,000	2,550
Atlantic Coast Line 1932 4s.....	23,021 25	23,000	18,380
Boston & Maine deb 1928 4s.....	4,843 75	5,000	3,900
Boston & Prov 6s deb 1923 6s.....	5,000 00	5,000	5,000
Burlington C R & Northern 1934 5s.....	1,000 00	1,000	930
Chicago N S & Milwaukee notes 1921 7s.....	4,900 00	5,000	5,000
Conn Ry & Lighting 1951 4¼s.....	15,000 00	15,000	10,950
Cons R R con deb 1964 4s.....	9,750 00	10,000	5,400
guar 1955 4s.....	4,625 00	5,000	2,700
1956 4s.....	1,867 50	2,000	1,000
Elgin Joliet & Eastern 1941 5s.....	8,000 00	8,000	7,300
Evansville Belt Ry 1940 5s.....	2,000 00	2,000	1,640
Goshen & Deckertown 1929 6s.....	5,000 00	5,000	5,000
Greenwich Tramway Co 1931 5s.....	8,000 00	8,000	6,160
Kalamazoo & White Pigeon 1940 5s.....	8,000 00	5,000	4,850
Louisville & Nashville P & M div 1946 4s.....	19,230 62	20,000	16,000
N Y N H & H conv 1948 5s.....	5,000 00	5,000	4,200
Rome Watertown & Ogdensburg 1922 5s.....	8,000 00	8,000	2,970
St Louis Mchts Bridge Term 1930 5s.....	11,500 00	11,500	10,695
St Louis Iron Mt & Southern 1921 5s.....	16,000 00	16,000	14,850
St Paul Minn & Manitoba 1933 4¼s.....	4,000 00	4,000	3,720
Terminal R R Assn of St Louis 1929 4¼s.....	15,920 00	16,000	14,400
1944 5s.....	3,000 00	3,000	2,720
Totals .....	\$870,772 93	\$582,900	\$536,485

THE MOST EXCELLENT ASSEMBLY OF THE  
ARTISANS' ORDER OF MUTUAL PROTECTION

PENN SQUARE BUILDING, PHILADELPHIA, PA.

[Commenced business 1873]

HARRY KENDIG, President ALLEN P. COX, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

INCOME		
Membership fees .....	\$1,564 80	
Dues and per capita tax.....	407,646 06	
Net amount received from members.....		\$409,210 86
Interest on:		
Mortgage loans .....	\$82,396 41	
Other sources .....	1,504 15	
		83,900 56
Rents .....		112 50
Sale of lodge supplies.....		476 02
Official organ .....		568 85
Miscellaneous .....		192 60
Bonding officers .....		561 47
Refund for expense paid on death claim.....		344 00
Bonus on mortgages.....		6,438 25
Sale of emblems.....		298 83
Borrowed money (gross).....		40,000 00
Gross profit on sale or maturity of ledger assets: Real estate.....		452 99
Total Income .....		\$542,546 93
Ledger Assets December 31, 1919.....		1,457,488 72
Total .....		\$2,000,035 65

DISBURSEMENTS		
Death claims .....	\$221,481 12	
Permanent disability claims.....	2,500 00	
Sick and accident claims.....	25,180 00	
Old age benefits.....	9,000 00	
Total benefits paid.....		\$258,161 12
Commissions and fees to deputies and organizers.....		107 50
Salaries and other compensation of officers and trustees.....		4,050 00
Salaries and other compensation of office employees.....		4,310 73
Medical examiners' fees and salaries.....		2,359 06
Traveling and other expenses of officers, trustees and committees .....		5,027 89
Insurance department fees.....		19 50
Rent .....		1,150 08
Advertising, printing and stationery.....		3,739 18
Postage, express, telegraph and telephone.....		748 14
Lodge supplies .....		630 45



Official publication .....	3,119 97
Expense of supreme lodge meeting.....	392 28
Legal expenses .....	676 40
Furniture and fixtures .....	600 00
Taxes, repairs and other expenses on real estate.....	242 02
Miscellaneous, including \$707.36 bonding officers; \$862.50 valuing real estate; \$700 auditing.....	2,893 38
Borrowed money repaid (gross).....	10,000 00
Interest on borrowed money.....	292 52
Interest on death claim.....	145 74

**Total Disbursements .....** **\$298,665 46**

**Balance .....** **\$1,701,370 19**

**LEDGER ASSETS**

Mortgage loans .....	\$1,616,350 00
Cash in association's office.....	300 00
Deposits in trust companies and banks not on interest.....	20,618 77
Deposits in trust companies and banks on interest.....	64,101 42

**Total .....** **\$1,701,370 19**

**NON-LEDGER ASSETS**

Interest due and accrued on mortgages.....	24,759 15
Per capita tax, \$61.80; bonus on mortgage, \$20; supplies, \$36.30 .....	118 10

**Total Assets .....** **\$1,736,347 44**

**LIABILITIES**

<b>Policy or certificate claims:</b>	
Due and unpaid.....	\$450 00
Reported, not yet adjusted.....	16,885 00
<b>Total unpaid claims.....</b>	<b>\$17,335 00</b>
Salaries, rents, expenses, commissions, etc., due or accrued.....	465 09
Borrowed money .....	30,000 00
Advance assessments .....	7,446 03
Interest on mortgage paid in advance.....	312 00
Supplies paid in advance.....	5 50
Special fund .....	1,228 85
Trust fund .....	17,430 14

**Total .....** **\$74,223 61**

**EXHIBIT OF FUNDS**

	Mortuary	Special	Trust fund	Expense	Total
Balance December 31, 1919.....	\$1,443,798 28	\$1,206 00	\$11,779 50	\$710 94	\$1,457,488 72
<i>Income:</i>					
Membership fees.....				1,564 80	1,564 80
Dues and per capita tax.....	354,567 21		33,761 70	19,327 18	467,646 09
Interest and dividends.....	83,284 95	28 85	579 09	16 60	83,909 49
Other income.....	40,000 00			9,426 58	49,426 58
<b>Totals.....</b>	<b>\$1,921,650 44</b>	<b>\$1,228 85</b>	<b>\$46,110 29</b>	<b>\$31,046 07</b>	<b>\$2,000,035 65</b>
<i>Disbursements:</i>					
Death claims.....	\$221,481 12				\$221,481 12
Disability claims.....	2,250 00		\$250 00		2,500 00
Sick and accident claims.....			25,180 00		25,180 00
Other benefits.....	8,200 00		800 00		9,000 00
Commissions to deputies and organizers.....				\$107 50	107 50
Salaries, other compensation and traveling expense of officers and employees.....				15,747 18	15,747 18
Insurance department fees.....				19 50	19 50
Rent.....				1,150 08	1,150 08

Advertising, printing, supplies, postage, telegraph, telephone.....			5,117 77	5,117 77
Official publication.....			3,119 97	3,119 97
Supreme lodge meeting.....			392 28	392 28
Legal expenses.....	416 00		860 41	1,276 40
Other disbursements.....	16,478 46	18 00	3,080 21	13,573 66
<b>Totals.....</b>	<b>\$242,825 58</b>	<b>\$26,245 00</b>	<b>\$29,594 88</b>	<b>\$298,665 46</b>
Balance before transfers.....	\$1,678,824 86	\$1,228 85	19,865 29	\$1,451 19
Increase by transfers.....				1,872 83
<b>Balance.....</b>	<b>\$1,678,824 86</b>	<b>\$1,228 85</b>	<b>\$19,865 29</b>	<b>\$3,324 02</b>
Decrease by transfers.....			1,872 83	1,872 83
<b>Balance December 31, 1920.....</b>	<b>\$1,678,824 86</b>	<b>\$1,228 85</b>	<b>\$17,992 46</b>	<b>\$1,713,701 19</b>

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	18,496	\$20,426,750	189	\$226,000
Written in 1920.....	3,128	3,268,000	6	7,000
Revived in 1920.....	903	967,000	25	29,000
Increased in 1920.....		15,000		
<b>Totals.....</b>	<b>22,527</b>	<b>\$24,676,750</b>	<b>220</b>	<b>\$262,000</b>
Deduct terminated, decreased or transferred in 1920....	2,321	2,467,000	37	44,000
<b>Total certificates in force December 31, 1920...</b>	<b>20,206</b>	<b>\$22,209,750</b>	<b>183</b>	<b>\$218,000</b>
Terminated by death in 1920.....	193	225,000	4	6,000
Terminated by lapse in 1920.....	2,109	2,217,000	33	38,000
Terminated by old age and total disability in 1920...	19	21,000		
Decreased in 1920.....		4,000		

Received in 1920 from members in New York:

Mortuary.....	\$3,163 54
Sick and accident.....	112 50
Expense.....	94 75
<b>Total.....</b>	<b>\$3,370 79</b>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919.....	12	\$13,215 63		
Reported in 1920.....	193	225,760 00	4	\$6,000 00
Interest addition account of deferred claims.....		140 00		
<b>Totals.....</b>	<b>205</b>	<b>\$239,115 63</b>	<b>4</b>	<b>\$6,000 00</b>
Paid in 1920.....	191	222,037 12	4	6,000 00
<b>Balance.....</b>	<b>14</b>	<b>\$17,078 51</b>		
Saved by compromising or scaling down in 1920....		628 51		
<b>Claims unpaid December 31, 1920.....</b>	<b>14</b>	<b>\$16,450 00</b>		

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	1	\$500	.....	.....
Reported in 1920.....	3	1,500	.....	.....
Totals .....	4	\$2,000	.....	.....
Paid in 1920.....	4	2,000	.....	.....

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	133	\$665	.....	.....
Incurred in 1920.....	8,280	25,400	12	\$60
Totals .....	8,413	\$26,065	12	\$60
Paid in 1920.....	8,236	25,180	12	60
Claims unpaid December 31, 1920, estimated liability...	177	\$885	.....	.....

## EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920.....	16	\$9,000	.....	.....
Paid in 1920.....	16	9,000	.....	.....

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$4,433,962 00
Losses and claims paid from organization of association:	
Death .....	3,308,940 00
Disability .....	7,000 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Pennsylvania .....	\$1,616,350 00

## DER BAYERISCHE NATIONAL VERBAND VON NORD-AMERIKA

748 BROADWAY, BUFFALO, N. Y.

[Commenced business 1884]

PHILIP A. HOERNIG, President

CHAS. H. NORTH, Secretary

Attorney for service of process in the State of New York, JOS. ROEMHILD, Jr.,  
Mutual Life Building, Buffalo, N. Y.

INCOME		
Membership fees .....	\$387 50	
Assessments or premiums during first three months of membership of which all or an extra percentage is used for expense.....	646 17	
All other assessments or premiums.....	21,895 86	
Dues and per capita tax.....	3,629 82	
<b>Total .....</b>	<b>\$26,559 35</b>	
Deduct payments returned to applicants and members .....	28 90	
<b>Net amount received from members.....</b>		<b>\$26,530 45</b>
Interest on:		
Mortgage loans .....	\$892 69	
Bonds and stocks.....	70 46	
Deposits .....	191 15	
		<b>1,154 30</b>
Sale of lodge supplies.....		210 99
Interest on liens on members' certificates.....		659 17
Officers bonding .....		11 00
Interest on old age loans.....		7 50
From infantile branch fund.....		19 68
Borrowed money (gross).....		750 00
<b>Total Income .....</b>		<b>\$29,343 09</b>
Ledger Assets December 31, 1919.....		<b>51,682 83</b>
<b>Total .....</b>		<b>\$81,026 02</b>
DISBURSEMENTS		
Death claims .....	\$19,320 00	
Sick and accident claims.....	20 00	
<b>Total benefits paid.....</b>		<b>\$19,320 00</b>
Commissions and fees to deputies and organizers.....		355 25
Salaries of officers and trustees.....		1,400 00
Salaries of office employees.....		52 00
Traveling and other expenses of officers, trustees and committees .....		90 50
Insurance department fees.....		15 91
Rent .....		120 00
Advertising, printing and stationery.....		1,090 13

Postage, express, telegraph and telephone.....	197 63
Lodge supplies .....	28 97
Expense of supreme lodge meeting.....	348 40
Legal expenses .....	250 00
Furniture and fixtures.....	142 50
Miscellaneous, including \$428.38 liens charged off.....	593 58
Borrowed money repaid (gross).....	750 00
Interest on borrowed money.....	7 03

Total Disbursements ..... **\$24,761 90**

Balance ..... **\$56,264 12**

## LEDGER ASSETS

Mortgage loans .....	\$21,125 00
Book value of bonds.....	1,600 00
Deposits in trust companies and banks on interest.....	5,579 72
Liens on certificates.....	27,424 40
Old age loans .....	535 00

Total ..... **\$56,264 12**

## NON-LEDGER ASSETS

Interest due and accrued:		
Bonds .....	\$16 90	
Liens .....	3,976 23	
		<b>3,993 13</b>

Gross Assets ..... **\$60,257 25**

## DEDUCT ASSETS NOT ADMITTED

Liens on certificates.....	\$27,424 40
Interest on liens.....	3,976 23
Old age loans.....	535 00

Total ..... **31,935 63**

Total Admitted Assets ..... **\$28,321 62**

## LIABILITIES

Policy or certificate claims adjusted, not yet due.....	<b>\$1,950 00</b>
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## EXHIBIT OF FUNDS

	Mortuary	Reserve	Sick benefit	Expense	Total
Balance December 31, 1919.....	—\$291 11	\$53,207 55	\$43 60	—\$1,277 11	\$51,682 93
<i>Income:</i>					
Membership fees.....				387 50	387 50
Assessments during first three months of membership of which all or an extra per cent is used for expense.....	181 22		436 05		617 27
Other assessments.....	21,264 56		631 30		21,895 86
Dues and per capita tax.....				3,629 82	3,629 82
Interest and dividends.....	45 89	1,510 20	16 16	248 72	1,820 97
Other income.....	750 00			241 67	991 67
Totals.....	\$21,950 56	\$54,717 75	\$1,127 11	\$3,280 60	\$81,026 02
<i>Disbursements:</i>					
Death claims.....	\$19,300 00				\$19,300 00
Sick and accident claims.....			\$20 00		20 00
Commissions to deputies and organizers.....				\$355 25	355 25
Salaries, other compensation and traveling expense of officers and employees.....				1,542 50	1,542 50
Insurance department fees.....				15 91	15 91
Rent.....				120 00	120 00
Advertising, printing, supplies, postage, telegraph, telephone.....				1,316 73	1,316 73
Supreme lodge meeting.....				\$48 40	\$48 40

Legal expenses.....				250 00	250 00
Other disbursements.....	750 00	\$439 48		308 63	1,493 11
Totals.....	\$20,050 00	\$439 48	\$20 00	\$4,252 42	\$24,761 90
Balance before transfers.....	\$1,900 56	\$54,278 27	\$1,107 11	-\$1,021 82	\$56,264 12
Increase by transfers.....				646 17	646 17
Balance.....	\$1,900 56	\$54,278 27	\$1,107 11	-\$375 65	\$56,910 29
Decrease by transfers.....	210 12		436 05		646 17
Balance December 31, 1920.....	\$1,690 44	\$54,278 27	\$671 06	-\$375 65	\$56,264 12

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	2,947	\$962,950	1,584	\$518,700
Written in 1920.....	357	135,900	260	99,800
Totals.....	3,304	\$1,098,850	1,844	\$618,500
Deduct terminated, decreased or transferred in 1920....	198	70,700	88	32,950
Total certificates in force December 31, 1920....	3,106	\$1,028,150	1,756	\$585,550
Terminated by death in 1920.	58	19,300	30	9,900
Terminated by lapse in 1920.	140	51,400	58	23,050

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919.....	6	\$1,950	1	\$250
Incurred in 1920.....	58	19,300	35	3,120
Totals.....	64	\$21,250	36	\$3,370
Paid in 1920.....	58	19,300	33	2,470
Claims unpaid December 31, 1920.....	6	\$1,950	3	\$900

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920.....	1	\$20	1	\$20
Paid in 1920.....	1	20	1	20

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary.....	\$704,116 00
Disability.....	1,067 00
Losses and claims paid from organization of association:	
Death.....	663,127 00
Disability.....	20 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
New York .....	\$21,125 00

## INFANTILE BRANCH

## INCOME

Assessments or premiums during first three months of membership of which all or an extra percentage is used for expense.....	\$25 32
All other assessments or premiums.....	26 44
Other payments by members.....	400 00
Net amount received from members.....	\$451 76
Interest .....	8 88
Total Income .....	\$460 64
Ledger Assets December 31, 1919.....	3 06
Total .....	\$463 70

## DISBURSEMENTS

Transfer of expense revenue to association's general expense fund .....	\$25 32
Total Disbursements .....	\$25 32
Balance .....	\$438 38

## LEDGER ASSETS

Deposits in trust companies and banks on interest.....	\$438 38
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## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	3	\$435	1	\$185
Written in 1920.....	17	2,835	12	2,086
Total certificates in force December 31, 1920....	20	\$3,270	13	\$2,271

## Received in 1920 from members in New York:

Mortuary .....	\$14 72
Reserve .....	400 00
Expense .....	11 22
Total .....	\$425 94

## BONDS OWNED

	Book value	Par value	Market value
United States 2d Lhb 1942 4s.....	\$100	\$100	\$100
3d Lhb 1928 4¼s.....	1,200	1,200	1,200
4th Lhb 1923 4¼s.....	200	200	200
Victory 1923 4¼s.....	100	100	100
Totals .....	\$1,600	\$1,600	\$1,600

## BENEFIT ASSOCIATION OF RAILWAY EMPLOYEES

190 NORTH STATE STREET, CHICAGO, ILLINOIS

[Commenced business 1913]

R. A. LEITZ, President

G. M. CULVER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

## INCOME

All other assessments or premiums.....	\$832,538 85	
Dues and per capita tax.....	55,541 25	
Other payments by members.....	2,234 77	
<b>Total</b> .....	<b>\$890,314 87</b>	
Deduct payments returned to applicants and members .....	9,704 33	
<b>Net amount received from members</b> .....		<b>\$880,610 54</b>
Interest on:		
Bonds .....	\$5,548 72	
Deposits .....	1,512 40	
		<b>7,061 12</b>
<b>Total Income</b> .....		<b>\$887,671 66</b>
<b>Ledger Assets December 31, 1919</b> .....		<b>204,197 83</b>
<b>Total</b> .....		<b>\$1,091,869 49</b>

## DISBURSEMENTS

Death claims .....	\$11,500 00	
Sick and accident claims.....	333,293 93	
<b>Total benefits paid</b> .....		<b>\$344,793 93</b>
Commissions and fees to deputies and organizers.....	13,349 63	
Salaries of deputies and organizers.....	120,616 64	
Salaries of officers and trustees.....	19,012 28	
Salaries of office employees.....	55,669 86	
Medical examiners' fees and salaries.....	4,964 00	
Traveling and other expenses of officers, trustees and committees .....	4,182 37	
Collection and remittance of assessments and dues.....	43,094 93	
Insurance department fees.....	979 61	
Rent .....	7,530 20	
Advertising, printing and stationery.....	14,498 74	
Postage, express, telegraph and telephone.....	5,257 37	
Lodge supplies .....	350 38	
Official publication .....	45,413 32	
Legal expenses .....	1,635 12	
Furniture and fixtures.....	4,406 39	
Taxes, repairs and expenses on real estate.....	7 73	
Per capita to lodges.....	46,527 27	
Franchise expense .....	4,800 00	



98 **BENEFIT ASSOCIATION OF RAILWAY EMPLOYEES** [1920

Miscellaneous, including \$290 audit.....	833 24
Gross loss on sale or maturity of ledger assets: Real estate..	36 38

**Total Disbursements** ..... **\$737,959 39**

**Balance** ..... **\$353,910 10**

**LEDGER ASSETS**

Book value of bonds.....	\$247,526 72
Cash in association's office.....	100 00
Deposits in trust companies and banks on interest.....	105,451 38
Deposit with Wisconsin.....	832 00

**Total** ..... **\$353,910 10**

**NON-LEDGER ASSETS**

Interest due and accrued on bonds.....	3,331 73
Market value of bonds over book value.....	6,275 28
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	67,650 00
Due from organizers and railroad companies.....	29,437 34

**Gross Assets** ..... **\$460,604 45**

**DEDUCT ASSETS NOT ADMITTED**

Organizers' balances, not secured by bonds..... 29,437 34

**Total Admitted Assets** ..... **\$431,167 11**

**LIABILITIES**

Policy or certificate claims reported, not yet adjusted.....	\$30,159 96
Salaries, rents, expenses, commissions, etc., due or accrued...	5,745 31

**Total** ..... **\$35,905 27**

**EXHIBIT OF FUNDS**

	Mortuary	Disability	Expense	Total
Balance December 31, 1919.....	\$7,184 06	\$193,402 55	\$3,661 30	\$204,197 83
<i>Income:</i>				
Other assessments.....	32,256 65	453,671 11	337,006 76	822,934 52
Dues and per capita tax.....			55,541 25	55,541 25
Other payments by members.....			2,234 77	2,234 77
Interest and dividends.....		6,551 53	509 59	7,061 12
<b>Totals</b> .....	<b>\$39,390 73</b>	<b>\$653,525 19</b>	<b>\$398,953 57</b>	<b>\$1,091,869 49</b>
<i>Disbursements:</i>				
Death claims.....	\$11,500 00			\$11,500 00
Sick and accident claims.....		\$333,293 93		33,293 93
Commission to deputies and organizers.....			\$13,349 63	13,349 63
Salaries, other compensation and traveling expense of officers and employees.....			204,445 15	204,445 15
Collection and remittance of assessments and dues.....			43,094 93	43,094 93
Insurance department fees.....			979 61	979 61
Rent.....			7,530 20	7,530 20
Advertising, printing, supplies, postage, telegraph, telephone.....			20,106 49	20,106 49
Official publication.....			45,413 32	45,413 32
Legal expenses.....			1,635 12	1,635 12
Taxes and expense on real estate.....			7 73	7 73
Other disbursements.....	36 38		56,566 90	56,603 28
<b>Totals</b> .....	<b>\$11,536 38</b>	<b>\$333,293 93</b>	<b>\$393,129 08</b>	<b>\$737,959 39</b>
Balance December 31, 1920.....	\$27,854 35	\$333,293 93	\$5,824 49	\$353,910 10

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	45,290	\$1,859,000	2,268	\$88,000
Written in 1920 .....	27,540	1,367,500	537	.....
Increased in 1920 .....	.....	15,000	.....	500
<b>Totals</b> .....	<b>72,830</b>	<b>\$3,241,500</b>	<b>2,805</b>	<b>\$88,500</b>
Deduct terminated, decreased or transferred in 1920....	15,783	414,000	445	12,000
<b>Total certificates in force</b>				
December 31, 1920....	57,047	\$2,827,500	2,360	\$76,500
Terminated by death in 1920.	218	11,500	1	500
Terminated by lapse in 1920.	15,565	397,000	444	11,500
Decreased in 1920.....	.....	5,500	.....	.....

## Received in 1920 from members in New York:

Mortuary .....	\$1,199 21
Sick and accident.....	18,501 75
Expense .....	13,686 79
<b>Total</b> .....	<b>\$33,387 75</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Reported in 1920.....	11	\$11,500	.....	.....
Interest addition account of instalment claims .....	.....	.....	1	\$500
<b>Totals</b> .....	<b>11</b>	<b>\$11,500</b>	<b>1</b>	<b>\$500</b>
Paid in 1920.....	11	11,500	1	500

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	773	\$28,956 58	41	\$1,535 86
Incurred in 1920.....	8,837	334,497 31	372	14,572 51
<b>Totals</b> .....	<b>9,610</b>	<b>\$363,453 89</b>	<b>413</b>	<b>\$16,108 37</b>
Paid in 1920.....	8,424	333,293 93	362	14,763 65
Rejected in 1920.....	424	.....	17	.....
Claims unpaid December 31, 1920, estimated liability..	762	\$30,159 96	34	\$1,344 72

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$51,891 00
Disability .....	1,620,561 00
Losses and claims paid from organization of association:	
Death .....	23,500 00
Disability .....	1,304,456 00

100 BENEFIT ASSOCIATION OF RAILWAY EMPLOYEES [1920

DEPOSITS OR INVESTMENTS  
NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

State	Market value of deposit
North Carolina .....	\$5,000 00
Wisconsin .....	832 00
<b>Total</b> .....	<b>\$5,832 00</b>

BONDS OWNED

Bonds:	Book value	Par value	Market value
Mt Airy Co Surry North Carolina 1945 5s.....	\$5,000 00	\$5,000	\$4,350
United States 1st Lib conv 1947 4½s.....	10,000 00	10,000	10,000
1st Lib conv 1947 4½s.....	12,924 00	15,000	12,924
2d Lib conv 1942 4½s.....	10,000 00	10,000	10,000
2d Lib conv 1928 4½s.....	20,000 00	20,000	20,000
4th Lib conv 1938 4½s.....	26,000 00	26,000	26,000
5th Victory 1923 4½s.....	15,000 00	15,000	15,000
2d Lib conv 1942 4½s.....	12,048 00	14,000	12,048
Napoleon Ohio school 1949 5s.....	10,000 00	10,000	10,000
South Dakota rural credit 1938 5s.....	15,000 00	15,000	14,550
Sutter Co Cal reclamations 1938 6s.....	15,000 00	15,000	15,450
Arkansas Co Ark road 1939 5s.....	4,885 20	5,000	4,800
Fallon Co Mont 1940 5½s.....	4,889 82	5,000	5,150
South Dakota rural credit 1935 5½s.....	11,840 00	12,000	12,360
Indianapolis Ind 1940 4½s.....	9,100 00	10,000	10,000
Youngstown Ohio 1928 6s.....	25,000 00	25,000	26,750
Douglas Co Neb courthouse 1938 5s.....	4,710 50	5,000	5,000
Superior Wis school 1930 5s.....	4,711 00	5,000	5,000
Jackson Tenn 1930 6s.....	5,000 00	5,000	5,200
Niles Mich 1930 5s.....	4,809 50	5,000	5,100
Mahoning Co Ohio 1930 6s.....	10,000 00	10,000	10,800
Kalamazoo Mich school 1930 5s.....	1,900 20	2,000	2,020
Elmhurst Ill York community 1930 5s.....	9,590 10	10,000	9,300
<b>Totals</b> .....	<b>\$247,536 72</b>	<b>\$254,000</b>	<b>\$253,802</b>

**BENEVOLENT SOCIETY OF THE UNITED STATES  
FOR THE PROPAGATION OF CREMATION**

1828 BARNES AVENUE, NEW YORK

[Commenced business 1890]

FRIEDRICH LOECHEL, President

GEORGE VERMAETEN, Secretary

Attorney for service of process in the State of New York, MERKLE &  
MERKLE, 233 Broadway, New York

**INCOME**

Membership fees .....	\$377 00	
Assessments or premiums .....	13,235 50	
Other payments by members .....	1,124 25	
<b>Total</b> .....	<b>\$14,736 75</b>	
Deduct payments returned to applicants and members .....	5 75	
<b>Net amount received from members</b> .....		<b>\$14,731 00</b>
Interest on:		
Mortgage loans .....	\$679 37	
Deposits .....	331 90	
		<b>1,011 27</b>
Sale of lodge supplies .....		4 00
<b>Total Income</b> .....		<b>\$15,746 27</b>
Ledger Assets December 31, 1919 .....		<b>23,523 17</b>
<b>Total</b> .....		<b>\$38,269 44</b>

**DISBURSEMENTS**

Death claims .....	\$9,222 50
Salaries and other compensation of officers and trustees .....	1,764 65
Salaries and other compensation of committees .....	96 05
Insurance department fees .....	70 03
Advertising, printing and stationery .....	774 84
Postage, express, telegraph and telephone .....	268 30
Lodge supplies .....	1 70
Expense of supreme lodge meeting .....	252 40
Miscellaneous .....	252 40
<b>Total Disbursements</b> .....	<b>\$12,702 87</b>
<b>Balance</b> .....	<b>\$25,566 57</b>

**LEDGER ASSETS**

Mortgage loans .....	\$12,500 00
Cash in association's office .....	44 37
Deposits in trust companies and banks not on interest .....	2,623 33
Deposits in trust companies and banks on interest .....	10,398 87
<b>Total</b> .....	<b>\$25,566 57</b>

## NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages .....	\$242 86
Other assets .....	185 73
<b>Total</b> .....	<b>428 59</b>
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	993 60
<b>Total Assets</b> .....	<b>\$26,968 76</b>

## LIABILITIES

Policy or certificate claims due and unpaid.....	\$443 50
<b>Total</b> .....	<b>\$443 50</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	General	Expense	Total
Balance December 31, 1919 .....			\$22,523 17		\$22,523 17
<i>Income:</i>					
Membership fees .....	\$377 00				377 00
Other assessments.....	10,056 75			\$3,178 75	13,235 50
Other payments by members.....	848 68			269 82	1,118 50
Interest and dividends.....		\$1,011 27			1,011 27
Other income.....				4 00	4 00
<b>Totals</b> .....	<b>\$11,282 43</b>	<b>\$1,011 27</b>	<b>\$22,523 17</b>	<b>\$3,452 57</b>	<b>\$38,269 44</b>
<i>Disbursements:</i>					
Death claims.....	\$9,222 50				\$9,222 50
Salaries, other compensation and traveling expense of officers and employees.....				\$1,860 70	1,860 70
Insurance department fees.....				70 03	70 03
Advertising, printing, supplies, postage, telegraph, telephone.....				1,044 84	1,044 84
Supreme lodge meeting.....				252 40	252 40
Other disbursements.....				252 40	252 40
<b>Totals</b> .....	<b>\$9,222 50</b>			<b>\$3,480 37</b>	<b>\$12,702 87</b>
Balance before transfers .....	\$2,059 93	\$1,011 27	\$22,523 17	-\$27 80	\$25,566 57
Increase by transfers.....	2,589 29	19,116 22		817 66	22,523 17
<b>Balance</b> .....	<b>\$4,649 22</b>	<b>\$20,127 49</b>	<b>\$22,523 17</b>	<b>\$789 86</b>	<b>\$48,089 74</b>
Decrease by transfers.....			22,523 17		22,523 17
<b>Balance December 31 1920</b> .....	<b>\$4,649 22</b>	<b>\$20,127 49</b>		<b>\$789 86</b>	<b>\$25,566 57</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	4,981	\$498,100	2,079	\$207,900
Written in 1920.....	188	18,800	85	8,500
<b>Totals</b> .....	<b>5,169</b>	<b>\$516,900</b>	<b>2,164</b>	<b>\$216,400</b>
Deduct terminated, decreased or transferred in 1920....	233	23,300	98	9,800
<b>Total certificates in force December 31, 1920</b> ....	<b>4,936</b>	<b>\$493,600</b>	<b>2,066</b>	<b>\$206,600</b>
Terminated by death in 1920.....	94	9,400	52	5,200
Terminated by lapse in 1920.....	122	12,200	40	4,000
Terminated by withdrawal in 1920 .....	17	1,700	6	600

Received in 1920 from members in New York:	
Mortuary .....	\$5,016 71
Expense .....	1,533 89
<b>Total .....</b>	<b>\$6,550 60</b>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	8	\$666 00	3	\$240 00
Reported in 1920.....	94	9,400 00	52	5,200 00
<b>Totals .....</b>	<b>102</b>	<b>\$10,066 00</b>	<b>55</b>	<b>\$5,440 00</b>
Paid in 1920.....	92	9,222 50	50	5,005 00
<b>Balance .....</b>	<b>10</b>	<b>\$843 50</b>	<b>5</b>	<b>\$435 00</b>
Rejected in 1920.....	4	400 00	1	100 00
<b>Claims unpaid December 31, 1920 .....</b>	<b>6</b>	<b>\$443 50</b>	<b>4</b>	<b>\$335 00</b>

GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$11,282 00
Losses and claims paid from organization of association:	
Death .....	9,222 00

MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
New York .....	\$12,500 00

## THE SUPREME TRIBE OF BEN HUR

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### MAIN AND WATER STREETS, CRAWFORDSVILLE, INDIANA

[Commenced business 1894]

R. H. GERARD, President

JOHN C. SNYDER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

#### INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$193,527 66	
All other assessments or premiums.....	1,538,052 56	
Dues and per capita tax.....	567 74	
Medical examiners' fees.....	7 00	
Other payments by members.....	1,082 00	
<b>Total</b> .....	<b>\$1,733,236 96</b>	
Deduct payments returned to applicants and members .....	2,036 63	
<b>Net amount received from members</b> .....		<b>\$1,731,200 33</b>
Interest on:		
Mortgage loans .....	\$4,340 14	
Bonds and stocks.....	89,457 43	
Deposits .....	3,992 67	
Other sources .....	1,808 90	
		<u>99,599 14</u>
Rents .....		22,562 84
Sale of lodge supplies.....		4,740 21
Miscellaneous .....		350 00
<b>Total Income</b> .....		<b>\$1,858,452 52</b>
<b>Ledger Assets December 31, 1919</b> .....		<b>2,054,050 95</b>
<b>Total</b> .....		<b>\$3,912,503 47</b>

#### DISBURSEMENTS

Death claims .....	\$910,701 74	
Permanent disability claims.....	9,632 84	
Old age benefits.....	17,235 26	
Other benefits .....	1,000 00	
<b>Total benefits paid</b> .....		<b>\$938,569 84</b>
Commissions and fees to deputies and organizers.....		109,309 06
Salaries of deputies and organizers.....		46,682 75
Salaries of officers and trustees.....		22,966 54
Salaries and other compensation of committees.....		2,730 00
Salaries of office employees.....		50,853 11
Medical examiners' fees and salaries.....		12,456 27
Traveling and other expenses of officers, trustees and committees .....		5,157 36
Insurance department fees.....		954 00

Rent .....	8,039 50
Advertising, printing and stationery .....	24,522 04
Postage, express, telegraph and telephone .....	4,966 81
Lodge supplies .....	11,321 35
Official publication .....	22,356 43
Expense of supreme lodge meeting .....	9,687 00
Legal expenses .....	9,119 80
Furniture and fixtures .....	1,493 84
Taxes, repairs and other expenses on real estate .....	19,936 64
Investigation of claims .....	7,340 05
Traveling expense of department and field men .....	26,479 77
National Fraternal Congress .....	509 02
Miscellaneous .....	3,164 16
Gross loss on sale or maturity of ledger assets: Bonds .....	1,000 00
Gross decrease, by adjustment, in book value of ledger assets:	
Bonds .....	13,092 24
<b>Total Disbursements .....</b>	<b>\$1,352,697 58</b>

**Balance .....** **\$2,559,805 89**

**LEDGER ASSETS**

Book value of real estate .....	\$227,319 43
Mortgage loans .....	99,250 00
Book value of bonds .....	2,079,567 75
Cash in association's office .....	250 00
Deposits in trust companies and banks on interest .....	153,418 71
<b>Total .....</b>	<b>\$2,559,805 89</b>

**NON-LEDGER ASSETS**

<b>Interest due and accrued:</b>	
Mortgages .....	\$1,793 18
Bonds .....	25,917 07
Other assets .....	809 98
<b>Total .....</b>	<b>28,520 23</b>
Rents due and accrued .....	880 75
Market value of real estate over book value .....	43,643 10
Market value of bonds over book value .....	9,499 37
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge .....	23,146 08
<b>Total Assets .....</b>	<b>\$2,665,295 42</b>

**LIABILITIES**

<b>Policy or certificate claims:</b>	
Due and unpaid .....	\$7,366 67
Resisted .....	7,000 00
Reported, not yet adjusted .....	97,914 00
Incurred in 1920 not reported until 1921 .....	3,000 00
Present value of deferred death claims payable in instalments .....	7,905 01
<b>Total unpaid claims .....</b>	<b>\$123,185 68</b>
Salaries, rents, expenses, commissions, etc., due or accrued .....	9,881 35
Taxes due or accrued .....	2,632 50
Advance assessments .....	10,119 71
<b>Total .....</b>	<b>\$145,819 24</b>



## EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance December 31, 1919 .....	\$2,021,925 78	\$32,125 17	\$2,054,050 95
<i>Income:</i>			
Assessments during first twelve months of membership of which all or an extra per cent is used for expense .....	38,705 53	154,822 13	193,527 66
Other assessments .....	1,333,995 53	202,020 40	1,536,015 93
Dues and per capita tax .....		567 74	567 74
Other payments by members .....		1,089 00	1,089 00
Interest and dividends .....	99,020 63	578 51	99,599 14
Other income .....	23,562 84	5,090 21	27,653 05
<b>Totals .....</b>	<b>\$3,516,210 31</b>	<b>\$396,293 16</b>	<b>\$3,912,503 47</b>
<i>Disbursements:</i>			
Death claims .....	\$910,701 74		\$910,701 74
Dimbilty claims .....	9,632 84		9,632 84
Other benefits .....	18,235 26		18,235 26
Commissions to deputies and organizers .....		\$109,309 06	109,309 06
Salaries, other compensation and traveling expense of officers and employees .....		140,846 03	140,846 03
Insurance department fees .....		954 00	954 00
Rent .....		8,039 50	8,039 50
Advertising, printing, supplies, postage, telegraph, telephone .....		40,810 20	40,810 20
Official publication .....		22,356 43	22,356 43
Supreme lodge meeting .....		9,687 00	9,687 00
Legal expenses .....		9,119 80	9,119 80
Taxes and expense on real estate .....	19,936 64		19,936 64
Other disbursements .....	21,432 29	31,626 79	53,059 08
<b>Totals .....</b>	<b>\$979,938 77</b>	<b>\$372,758 81</b>	<b>\$1,352,697 58</b>
Balance December 31, 1920 .....	\$2,536,271 54	\$23,534 35	\$2,559,805 89

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	78,156	\$79,365,794	4,121	\$3,910,011
Written in 1920 .....	10,244	12,153,240	616	683,475
Received by transfer in 1920 .....			4	3,650
<b>Totals .....</b>	<b>88,400</b>	<b>\$91,519,034</b>	<b>4,741</b>	<b>\$4,597,136</b>
Deduct terminated, decreased or transferred in 1920 .....	12,776	14,039,801	792	791,191
<b>Total certificates in force December 31, 1920 .....</b>	<b>75,624</b>	<b>\$77,479,233</b>	<b>3,949</b>	<b>\$3,805,945</b>
Terminated by death in 1920 .....	917	941,131	56	56,157
Terminated by lapse in 1920 .....	11,802	13,034,090	723	721,234
Transferred in 1920 .....			10	11,300
Terminated by old age, expectancy and installments in 1920 .....	57	64,580	3	2,500
Received in 1920 from members in New York:				
Mortuary .....				\$69,095 36
Expense .....				20,772 91
<b>Total .....</b>				<b>\$89,868 27</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	96	\$113,766 93	4	\$3,750 00
Reported in 1920.....	917	941,131 00	56	56,157 00
Interest addition account of instalment claims .....		287 59		
<b>Totals .....</b>	<b>1,013</b>	<b>\$1,055,185 52</b>	<b>60</b>	<b>\$59,907 00</b>
Paid in 1920.....	892	910,701 74	51	47,700 00
<b>Balance .....</b>	<b>121</b>	<b>\$144,483 78</b>	<b>9</b>	<b>\$12,207 00</b>
Saved by compromising or scaling down in 1920.....		20,698 10		3,757 00
Rejected in 1920.....	3	3,600 00		
Claims unpaid December 31, 1920 .....	118	120,185 68	9	8,450 00

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Reported in 1920.....	33	\$9,632 84		
Paid in 1920.....	33	9,632 84		

## EXHIBIT OF PARTIAL DISABILITY CLAIMS — (Loss of Limb or Eyesight)

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Reported in 1920.....	4	\$1,000 00		
Paid in 1920.....	4	1,000 00		

## EXHIBIT OF OLD AGE CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Reported in 1920.....	39	\$17,235 26	3	\$1,372 88
Paid in 1920.....	39	17,235 26	3	1,372 88

## GENERAL INTERROGATORIES

Assessments collected from organization of association:		
Mortuary .....		\$21,754,559 00
Disability .....		None
Losses and claims paid from organization of association:		
Death .....		19,522,184 00
Disability .....		437,348 00

## DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS

State	Par value of deposit
North Carolina .....	\$5,000 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Indiana .....	\$99,250 00

## BONDS OWNED

	Book value	Par value	Market value
Brazoria Co Texas drainage 1933 5s.....	\$20,000 00	\$20,000	\$4,700
1934 5s.....			4,700
1935 5s.....			4,700
1936 5s.....			4,700
Brownsville Texas road 1927 5s.....	40,000 00	40,000	1,940
1928 5s.....			7,760
1929 5s.....			2,890
1940 5s.....			2,910
1942 5s.....			2,880
1943 5s.....			5,730
1944 5s.....			2,890
1945 5s.....			2,890
1946 5s.....			1,940
Brooks County Texas court house 1954 5s.....	17,000 00	17,000	16,000
Birmingham Ala auditorium 1929 5s.....	24,535 60	25,000	24,500
Cass Co Ind gravel road 1921 4½s.....	800 00	800	300
1922 4½s.....			297
Catholic School Commission of Montreal 1947 5s.....	23,750 00	25,000	20,500
Collin Co Texas road 1954 5s.....	50,000 00	50,000	48,000
Citizens Street Ry Co Indianapolis Ind 1923 5s.....	10,000 00	10,000	8,400
Crawfordsville Indiana school 1928 5s.....	5,000 00	5,000	2,040
1923 5s.....			3,000
Cass Co Texas road 1948 5½s.....	100,000 00	100,000	104,000
Clifton Arizona 1926 6s.....	25,000 00	25,000	4,590
1927 6s.....			4,120
1927 6s.....			1,030
1928 6s.....			4,625
1929 6s.....			4,120
1929 6s.....			1,030
1930 6s.....			2,640
1931 6s.....			1,500
1931 6s.....			1,040
Crow Wing Co Minn school 1927 5½s.....	20,000 00	20,000	10,100
1928 5½s.....			10,100
Clinton North Carolina 1923 6s.....	14,000 00	14,000	5,050
1924 6s.....			9,090
1930 6s.....	25,000 00	25,000	8,320
1931 6s.....			8,320
1932 6s.....			9,900
Cresbard S D indpt cons school 1934 7s.....	26,968 25	25,000	5,300
1935 7s.....			5,350
1936 7s.....			5,350
1937 7s.....			5,350
1938 7s.....			5,400
Clayton New Mexico water 1948 6s.....	10,000 00	10,000	10,700
Dominion of Canada 1921 5s.....	4,747 00	5,000	4,700
Ellis Co Texas drainage 1921 5s.....	10,000 00	10,000	1,000
1922 5s.....			1,000
1923 5s.....			990
1929 5s.....			990
1930 5s.....			990
1931 5s.....			990
1932 5s.....			990
1933 5s.....			990
1934 5s.....			990
1935 5s.....			990
Everett Washington Special revenue water fund 1923 5½s.....	35,500 00	35,500	500
1925 5½s.....			2,500
1928 5½s.....			1,500
1931 5½s.....			25,000
Fort Meade Florida paving 1945 5s.....	5,000 00	6,000	5,320
Fort Shelby Hotel Co Detroit Mich 1923 6s.....	65,200 00	65,200	490
1923 6s.....			990
1923 6s.....			990
1929 6s.....			990
1930 6s.....			990
1930 6s.....			1,990
1931 6s.....			1,990
1931 6s.....			1,990
1932 6s.....			990
1932 6s.....			1,990
1933 6s.....			1,990
1934 6s.....			1,990
1934 6s.....			2,320
1934 6s.....			294
Fort Lauderdale Florida 1929 6s.....	25,295 00	25,000	26,750

Franklin Co Texas road series B 1920 5½s.....	94,917 20	100,000	7,070
1924 5½s.....			2,020
1925 5½s.....			3,000
1926 5½s.....			2,020
1927 5½s.....			6,060
1928 5½s.....			4,040
1929 5½s.....			6,060
1925 5½s.....			8,080
1926 5½s.....			8,080
1927 5½s.....			5,050
1928 5½s.....			3,030
1941 5½s.....			4,080
1942 5½s.....			12,240
1943 5½s.....			12,240
1947 5½s.....			14,230
1948 5½s.....			4,080
Greene County Ind gravel road 1921 4½s.....	1,500 00	1,500	1,500
Gila County Ariz school 1923-29 5½s.....	60,000 00	60,000	62,400
Hillsboro N C fdg 1929 6s.....	5,000 00	5,000	5,000
Hendricks County Ind gravel road 1921 4½s.....	2,592 00	2,592	648
1923 4½s.....			1,253
1923 4½s.....			841
Hidalgo County Tex road 1923-26 5½s.....	10,000 00	10,000	3,533
1926-28 5½s.....			6,566
Humboldt County Nev school 1921 6s.....	10,000 00	10,000	2,000
1922 6s.....			2,020
1923 6s.....			2,020
1924 6s.....			2,040
1925 6s.....			2,040
Jessup Ga waterworks 1920 5s.....	10,000 00	10,000	1,000
1921 5s.....			1,000
1922 5s.....			1,000
1924 5s.....			1,000
1925 5s.....			1,000
1926 5s.....			1,000
1927 5s.....			1,000
1928 5s.....			1,000
1929 5s.....			1,000
1930 5s.....			1,000
Liberty County Tex drainage 1924 5s.....	20,000 00	20,000	19,600
Lubbock County Tex courthouse 1925 5s.....	6,000 00	6,000	5,760
Montgomery County Tex road 1923-23 5s.....	49,250 00	50,000	50,000
Miami County Ind gravel road 1921 4½s.....	15,402 00	16,000	2,000
1922 4½s.....			1,880
1923 4½s.....			1,880
1924 4½s.....			1,880
1925 4½s.....			1,880
1926 4½s.....			1,960
1927 4½s.....			1,960
1928 4½s.....			1,960
Moir Hotel Co Chicago Ill 1923 6s.....	198,500 00	198,500	5,000
1924 6s.....			5,000
1925 6s.....			7,000
1926 6s.....			14,000
1927 6s.....			17,000
1928 6s.....			25,000
1929 6s.....			30,000
1930 6s.....			25,000
1923 6s.....			500
Marion County Tex rfdg 1922 6s.....	6,000 00	6,000	1,000
1923 6s.....			1,000
1924 6s.....			1,000
1925 6s.....			1,000
1926 6s.....			1,000
1926 6s.....			1,000
1926 6s.....			500
1927 6s.....			500
Mohave County Ariz hospital 1948 6s.....	2,000 00	2,000	2,180
road 1921 6s.....	35,000 00	35,000	3,120
1922 6s.....			3,120
1923 6s.....			3,120
1924 6s.....			3,140
1925 6s.....			3,210
1926 6s.....			2,180
1926 6s.....			4,320
1927 6s.....			4,320
1928 6s.....			4,360
1929 6s.....			3,270
1940 6s.....			3,270
1947 6s.....			5,450
New Orleans La imp 1921-24 5s.....	5,000 00	5,000	5,000
Navajo County Ariz road 1924 6s.....	4,000 00	4,000	1,000
1926 6s.....			3,150

		Book Book	Par Par	Market Market
Owosso Mich rfdg	1924 5s.....	10,000 00	10,000	2,500
	1925 5s.....			2,525
	1926 5s.....			2,525
	1927 5s.....			2,525
Okeechobee County Fla road	1930 6s.....	50,237 00	50,000	6,240
	1931 6s.....			14,560
	1932 6s.....			15,600
	1933 6s.....			15,600
Pulaski County Ark drainage	1921 6s.....	5,000 00	5,000	500
	1922 6s.....			1,530
	1923 6s.....			1,545
	1924 6s.....			530
	1925 6s.....			525
	1926 6s.....			525
Parish Ascension La drainage	1921 5s.....	70,000 00	70,000	2,000
	1922 5s.....			1,980
	1923 5s.....			2,475
	1924 5s.....			2,450
	1925 5s.....			2,450
	1926 5s.....			2,910
	1927 5s.....			2,910
	1928 5s.....			2,880
	1929 5s.....			2,880
	1930 5s.....			3,325
	1931 5s.....			3,325
	1932 5s.....			6,175
	1933 5s.....			3,760
	1934 5s.....			3,760
	1935 5s.....			4,230
	1936 5s.....			6,110
	1937 5s.....			4,650
	1944 5s.....			460
	1945 5s.....			3,680
	1946 5s.....			460
	1948 5s.....			455
	1921 5s.....			300
	1922 5s.....			336
	1923 5s.....			99
	1924 5s.....			196
	1925 5s.....			234
	1927 5s.....			97
	1928 5s.....			238
	1929 5s.....			234
	1930 5s.....			95
	1931 5s.....			225
	1932 5s.....			188
	1934 5s.....			376
	1935 5s.....			94
	1936 5s.....			232
Parish of Jefferson La road	1923 5s.....	53,500 00	53,500	495
	1924 5s.....			990
	1925 5s.....			990
	1926 5s.....			990
	1927 5s.....			990
	1928 5s.....			990
	1929 5s.....			1,470
	1930 5s.....			1,470
	1931 5s.....			1,960
	1932 5s.....			1,960
	1933 5s.....			1,960
	1934 5s.....			1,960
	1935 5s.....			1,940
	1936 5s.....			2,910
	1937 5s.....			2,910
	1938 5s.....			2,910
	1939 5s.....			2,910
	1940 5s.....			2,910
	1941 5s.....			2,910
	1942 5s.....			3,880
	1943 5s.....			3,880
	1944 5s.....			3,880
	1945 5s.....			3,880
	1946 5s.....			970
Parish of Jefferson road	1928 5s.....	31,000 00	31,000	980
	1929 5s.....			1,470
	1930 5s.....			1,470
	1931 5s.....			1,960
	1932 5s.....			1,960
	1933 5s.....			1,960

	1934 5s.....			1,940
	1935 5s.....			1,940
	1936 5s.....			2,910
	1937 5s.....			2,910
	1938 5s.....			2,910
	1939 5s.....			2,910
	1940 5s.....			2,910
	1941 5s.....			1,940
Parish of St Charles La road	1925 5s.....	61,000 00	61,000	1,980
	1926 5s.....			1,980
	1927 5s.....			2,970
	1928 5s.....			2,940
	1929 5s.....			2,940
	1930 5s.....			2,940
	1931 5s.....			3,920
	1932 5s.....			3,920
	1933 5s.....			3,920
	1934 5s.....			3,920
	1935 5s.....			970
	1936 5s.....			4,850
	1939 5s.....			970
	1940 5s.....			1,940
	1941 5s.....			4,850
	1942 5s.....			4,850
	1943 5s.....			4,850
	1944 5s.....			4,850
Port of Tacoma Wash	1942 5s.....	25,000 00	25,000	23,000
Port of Tacoma Wash	1943 5s.....			3,000
Park Fireproof Storage Co Chicago Ill	1925 7s.....	225,000 00	225,000	199,000
				26,000
Palm Beach County Fla school	1921 6s.....	20,000 00	20,000	500
	1923 6s.....			505
	1925 6s.....			510
	1927 6s.....			515
	1929 6s.....			520
	1931 6s.....			525
	1932 6s.....			525
	1933 6s.....			530
	1934 6s.....			530
	1935 6s.....			530
	1936 6s.....			530
	1937 6s.....			2,210
	1938 6s.....			2,210
	1939 6s.....			2,210
	1940 6s.....			2,210
Reedsville Ga school	1926 5s.....	4,000 00	4,000	2,970
	1936 5s.....			990
Scott County Miss road	1924 6s.....	26,000 00	26,000	2,080
	1925 6s.....			505
	1926 6s.....			1,530
	1927 6s.....			2,040
	1928 6s.....			1,530
	1931 6s.....			2,575
	1932 6s.....			2,575
	1933 6s.....			2,575
	1934 6s.....			2,600
	1935 6s.....			1,560
	1936 6s.....			520
	1937 6s.....			1,040
	1938 6s.....			3,120
	1939 6s.....			2,600
Sullivan County Ind gravel road	1921 4 1/2 s.....	6,700 40	6,700	2,500
	1921 4 1/2 s.....			484
	1922 4 1/2 s.....			241
	1923 4 1/2 s.....			1,485
	1923 4 1/2 s.....			339
	1925 4 1/2 s.....			495
	1925 4 1/2 s.....			339
Shelby County Tex road	1922 5s.....	61,044 10	64,000	9,700
	1923 5s.....			9,700
	1924 5s.....			9,700
	1925 5s.....			9,700
	1926 5s.....			9,700
	1927 5s.....			9,700
	1928 5s.....			3,580
Trinity River Tex irrigation	1935 5 1/2 s.....	76,250 00	76,250	8,750
	1936 5 1/2 s.....			10,000
	1937 5 1/2 s.....			11,250
	1938 5 1/2 s.....			12,500
	1939 5 1/2 s.....			13,750
	1940 5 1/2 s.....			16,250
	1941 5 1/2 s.....			3,750

	Book value	Par value	Market value
Tonopah Nevada school 1927 7s.....	20,400 00	20,400	13,020
1922 7s.....			3,540
Twin Falls Idaho highway 1924 5½s.....	23,000 00	23,000	8,160
1925 5½s.....			15,450
Filer highway 1920 6s.....	24,000 00	24,000	12,600
1921 6s.....			12,900
Upahur Co Texas road 1927 5s.....	40,000 00	40,000	2,425
1922 5s.....			2,425
1923 5s.....			2,425
1924 5s.....			2,425
1925 5s.....			2,425
1926 5s.....			2,425
1927 5s.....			2,425
1928 5s.....			2,425
1929 5s.....			2,425
1930 5s.....			2,400
1931 5s.....			2,400
1932 5s.....			2,400
special road series F 1922 5½s.....	24,426 70	25,000	4,900
1924 5½s.....			4,900
1925 5½s.....			4,900
1926 5½s.....			2,580
1928 5½s.....			2,510
1929 5½s.....			2,580
road series E 1920 5½s.....	21,448 40	22,000	990
1920 5½s.....			1,940
1920 5½s.....			1,940
1920 5½s.....			1,940
1920 5½s.....			2,910
1920 5½s.....			1,940
1920 5½s.....			2,910
1920 5½s.....			1,920
1920 5½s.....			2,880
1920 5½s.....			1,920
1920 5½s.....			2,880
F 1920 5½s.....	6,737 10	7,000	2,830
1920 5½s.....			2,830
1920 5½s.....			950
United States 3d Lib 1922 4¼s.....	26,000 00	26,000	25,000
1922 4¼s.....			1,000
4th Lib 1922 4¼s.....	50,000 00	50,000	45,000
1922 4¼s.....			5,000
Warsaw Town of North Carolina 1922 6s.....	25,000 00	25,000	2,000
1923 6s.....			2,000
1924 6s.....			2,000
1925 6s.....			2,000
1926 6s.....			2,000
1927 6s.....			2,000
1928 6s.....			2,000
1929 6s.....			2,000
1940 6s.....			2,000
1941 6s.....			2,000
<b>Totals</b> .....	<b>33,079,567 75</b>	<b>33,069,851</b>	<b>33,069,067</b>

DISTRICT GRAND LODGE No. 1  
INDEPENDENT ORDER B'NAI B'RITH

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2307 BROADWAY, NEW YORK

[Commenced business 1879]

HENRY LASKER, President

MAX LEVY, Secretary

Attorney for service of process in the State of New York, SAMUEL FLEISCHMAN,  
52 Broadway, New York

INCOME

Assessments or premiums.....	\$81,542 48	
Dues and per capita tax.....	3,814 48	
Net amount received from members.....		\$65,356 96
Interest on:		
Mortgage loans .....	\$6,602 40	
Bonds .....	255 00	
Deposits .....	543 59	
Other sources .....	57 50	
		7,458 49
Rents .....		11,654 41
Mortgage donation .....		9,500 00
Coal appropriation .....		2,963 28
Donations .....		11,319 23
Subscriptions .....		3,187 25
Miscellaneous .....		403 51
Gross profit on sale or maturity of ledger assets: Real estate.		1,860 51
Total Income .....		\$113,703 64
Ledger Assets December 31, 1919.....		368,160 72
Total .....		\$451,864 36

DISBURSEMENTS

Death claims .....		\$38,200 00
Salaries of officers and trustees.....		3,208 34
Home maintenance .....		21,053 12
Salaries of office employees.....		11,714 12
Traveling and other expenses of officers, trustees and committees .....		5,311 63
Rent, \$2,240.18; rent adjustment, \$45.67.....		2,285 85
Advertising, printing and stationery.....		1,872 38
Postage, express, telegraph and telephone.....		1,935 75
Expense of supreme lodge meeting.....		591 89
Furniture and fixtures.....		110 15
Taxes, repairs and other expenses on real estate.....		3,696 09
Dues — constitutional grand lodge.....		14,811 75
Miscellaneous, including \$372.50 auditor; \$478.04 insurance; \$2,963.28 coal .....		5,154 37
Gross loss on sale or maturity of ledger assets: Real estate..		2,476 45



Gross decrease, by adjustment, in book value of ledger assets:

Real estate .....	499 47
<b>Total Disbursements .....</b>	<b>\$112,921 36</b>
<b>Balance .....</b>	<b>\$368,943 00</b>

LEDGER ASSETS

Book value of real estate.....	\$216,998 51
Mortgage loans .....	135,100 00
Book value of bonds.....	6,000 00
Deposits in trust companies and banks not on interest.....	2,112 89
Deposits in trust companies and banks on interest.....	8,731 60
<b>Total .....</b>	<b>\$368,943 00</b>

NON-LEDGER ASSETS

Interest due and accrued:	
Bonds .....	84 99
Market value of real estate over book value.....	100,501 49
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	4,589 23
<b>Gross Assets .....</b>	<b>\$474,118 71</b>

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	500 00
<b>Total Admitted Assets.....</b>	<b>\$473,818 71</b>

LIABILITIES

Policy or certificate claims due and unpaid.....	\$4,768 00
Security on leases.....	500 00
<b>Total .....</b>	<b>\$5,268 00</b>

EXHIBIT OF FUNDS

	Endowment reserve fund	General fund	Headquarters fund	District grand lodge
Balance December 31, 1919.....	\$180,177 20	\$178,712 10	\$616 46	—\$2,725 99
<i>Income:</i>				
Other assessments.....	17,446 32	20,427 40	767 70	21,656 98
Dues and per capita tax.....	3,814 48			
Interest and dividends.....	6,601 15	454 21		
Other income.....	8,326 45	2,773 72	2,329 75	120 73
<b>Totals.....</b>	<b>\$216,366 60</b>	<b>\$302,367 43</b>	<b>\$3,713 91</b>	<b>\$19,051 72</b>
<i>Disbursements:</i>				
Death claims.....	\$38,200 00			
Salaries, other compensation and traveling expense of officers and employees.....	2,835 92		\$1,088 75	\$7,034 05
Rent.....	795 66		725 26	764 93
Advertising, printing, supplies, postage, telegraph, telephone.....	1,519 32	\$30 00	308 84	1,715 06
Supreme lodge meeting.....	295 94			295 95
Taxes and expense on real estate.....	3,174 89	\$21 20		
Other disbursements.....	3,352 66	3,605 55	858 41	15,235 57
<b>Totals.....</b>	<b>\$60,174 39</b>	<b>\$4,156 75</b>	<b>\$2,981 26</b>	<b>\$25,045 56</b>
Balance before transfers.....	\$166,191 21	\$198,210 68	\$732 65	—\$5,993 84
Decrease by transfers.....		13,200 00		
<b>Balance December 31, 1920.....</b>	<b>\$166,191 21</b>	<b>\$185,010 68</b>	<b>\$732 65</b>	<b>—\$5,993 84</b>

	Home reserve fund	Home patrons' fund	Home maintenance fund	Total
Balance December 31, 1919.....	\$3,558 74	\$7,348 05	\$474 16	\$368,180 72
<i>Income;</i>				
Other assessments.....	1,244 08			61,542 48
Dues and per capita tax.....				3,814 48
Interest and dividends.....	1 25	812 50	89 38	7,458 49
Other income.....	9,800 00	3,187 26	14,850 29	40,888 19
<b>Totals.....</b>	<b>\$14,304 07</b>	<b>\$10,847 80</b>	<b>\$15,213 83</b>	<b>\$481,864 36</b>
<i>Disbursements;</i>				
Death claims.....				\$38,200 00
Salaries, other compensation and traveling expense of officers and employees.....			\$30,328 49	41,287 21
Rent.....				2,285 85
Advertising, printing, supplies, postage, telegraph, telephone.....		\$234 91		3,808 13
Supreme lodge meeting.....				591 89
Taxes and expense on real estate.....				3,696 09
Other disbursements.....				23,062 19
<b>Totals.....</b>		<b>\$234 91</b>	<b>\$30,328 49</b>	<b>\$112,921 36</b>
Balance before transfers.....	\$14,304 07	\$10,612 89	\$15,114 66	\$368,943 00
Increase by transfers.....			18,200 00	18,200 00
<b>Balance.....</b>	<b>\$14,304 07</b>	<b>\$10,612 89</b>	<b>\$3,065 34</b>	<b>\$387,143 00</b>
Decrease by transfers.....		5,000 00		18,200 00
Balance December 31, 1920.....	\$14,304 07	\$5,612 89	\$3,065 34	\$368,943 00

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	626	\$383,650	584	\$362,500
Deduct terminated, decreased or transferred in 1920....	68	39,300	53	31,500
<b>Total certificates in force December 31, 1920...</b>	<b>558</b>	<b>\$344,350</b>	<b>531</b>	<b>\$331,000</b>
Terminated by death in 1920.....	67	38,700	52	30,900
Terminated by withdrawal in 1920.....	1	600	1	600

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919.....	11	\$4,268	4	\$2,205
Reported in 1920.....	67	38,700	52	30,900
<b>Totals.....</b>	<b>78</b>	<b>\$42,968</b>	<b>56</b>	<b>\$33,105</b>
Paid in 1920.....	65	38,200	53	31,000
<b>Balance.....</b>	<b>13</b>	<b>\$4,768</b>	<b>3</b>	<b>\$2,105</b>
Claims unpaid December 31, 1920.....	13	\$4,768	3	\$2,105

GENERAL INTERROGATORIES

Assessments collected from organization of association: No record.  
 Losses and claims paid from organization of association: No record.

MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of
New York .....	principal unpaid
	<b>\$135,100</b>

BONDS OWNED

Bonds:	Book value	Par value	Market value
New York City 1963 4¼% .....	\$4,000	\$4,000	\$3,800
1900 4¼% .....	2,000	2,000	1,980
<b>Totals</b> .....	<u>\$6,000</u>	<u>\$6,000</u>	<u>\$5,780</u>

**INDEPENDENT ORDER BRITH ABRAHAM OF THE  
UNITED STATES OF AMERICA**

37 SEVENTH STREET, NEW YORK

[Commenced business 1887]

GUSTAVE HARTMAN, Grand Master                      MAX L. HOLLANDER, Secretary

Attorney for service of process in the State of New York, ADOLPH STERN  
296 East Third street, New York

**INCOME**

All other assessments or premiums.....	\$1,157,876 40	
Dues and per capita tax.....	66,108 43	
	<hr/>	
Net amount received from members.....		\$1,223,984 83
Interest on:		
Mortgage loans .....	\$4,667 50	
Bonds .....	36,761 11	
Deposits .....	10,956 19	
	<hr/>	
		52,384 80
Rents .....		2,900 00
Sale of lodge supplies.....		308 15
Headstone deposits .....		1,877 00
Permits and reserve graves.....		1,197 25
Membership certificates .....		819 21
Picnic and balls.....		1,130 35
Lodge officers' bonds.....		1,137 55
Withdrawal card deposits.....		125 00
Propaganda tax .....		4,676 96
Gross increase, by adjustment, in book value of ledger assets:		
Bonds .....		12,324 80
		<hr/>
Total Income .....		\$1,302,865 90
Ledger Assets December 31, 1919.....		1,266,049 37
		<hr/>
Total .....		\$2,568,915 27

**DISBURSEMENTS**

Death claims .....	\$956,500 00	
Permanent disability claims.....	14,250 00	
	<hr/>	
Total benefits paid.....		\$970,750 00
Organization expenses .....		1,209 64
District deputy expenses.....		230 50
Salaries and other compensation of officers and trustees.....		6,737 33
Committees' expenses .....		358 60
Salaries and other compensation of office employees.....		10,980 00
Medical examiners' fees and salaries.....		181 00
Bonding officers .....		1,176 52
Traveling and other expenses of officers, trustees and committees .....		3,268 99

Collection fees .....	58 77
Insurance department fees .....	400 00
Rent .....	2,685 00
Advertising, printing and stationery .....	6,578 74
Postage, express, telegraph and telephone .....	2,791 91
Expense of supreme lodge meeting .....	1,867 42
Legal expenses .....	818 00
Taxes, repairs and other expenses on real estate .....	1,008 25
Maintenance of cemetery .....	1,372 65
Headstone deposits returned .....	2,812 00
Donations .....	24,755 50
Audit .....	1,000 00
American Jewish Congress .....	927 11
Miscellaneous, including \$874.16 light and heat; \$517.17 office expense; \$571.60 relief and committee expense; \$780 office and window cleaning; \$616.72 propaganda expense .....	4,014 26

**Total Disbursements** .....:..... **\$1,045,982 59**

**Balance** ..... **\$1,522,932 68**

#### LEDGER ASSETS

Book value of real estate .....	\$29,373 90
Mortgage loans .....	93,100 00
Book value of bonds .....	999,000 00
Deposits in trust companies and banks not on interest .....	600 00
Deposits in trust companies and banks on interest .....	400,858 78

**Total** ..... **\$1,522,932 68**

#### NON-LEDGER ASSETS

Interest due and accrued:

Mortgages .....	\$1,475 18
Bonds .....	10,212 12
Other assets .....	291 67

**Total** ..... **11,978 97**

**Gross Assets** ..... **\$1,534,911 65**

#### DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value .....
 61,174 80 |

**Total Admitted Assets** ..... **\$1,473,736 85**

#### LIABILITIES

Policy or certificate claims:

Adjusted, not yet due .....	\$150,500 00
Incurred in 1920 not reported until 1921 .....	68,000 00

**Total unpaid claims** ..... **\$218,500 00**

Withdrawal card deposits .....
 610 85 |

Headstone deposits .....
 3,837 00 |

**Total** ..... **\$222,947 85**

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	Endowment reserve fund
Balance December 31, 1919 .....	\$139,443 96	\$367,890 85	\$4,713 29	\$690,722 07
<i>Income:</i>				
Other assessments .....	875,147 68		18,689 40	269,114 07
Interest and dividends .....	3,278 61	15,010 64	96 10	31,466 39
Other income .....				12,324 80
<b>Totals .....</b>	<b>\$1,007,870 25</b>	<b>\$382,890 99</b>	<b>\$18,498 79</b>	<b>\$1,002,627 33</b>
<i>Disbursements:</i>				
Death claims .....	\$956,500 00			
Disability claims .....			\$14,250 00	
Other disbursements .....				\$60 00
<b>Totals .....</b>	<b>\$956,500 00</b>		<b>\$14,250 00</b>	<b>\$60 00</b>
Balance before transfers .....	\$51,370 25	\$382,890 99	\$4,248 79	\$1,002,567 33
Increase by transfers .....		876 96		
<b>Balance December 31, 1920 .....</b>	<b>\$51,370 25</b>	<b>\$383,767 95</b>	<b>\$4,248 79</b>	<b>\$1,002,567 33</b>

	Cemetery fund	Building fund	War sufferers' fund	Expense	Total
Balance December 31, 1919 .....	\$43,252 67	\$3,727 91	\$2,648 77	\$18,660 35	\$1,266,049 37
<i>Income:</i>					
Other assessments .....	925 25				1,157,876 40
Dues and per capita tax .....				66,109 43	66,108 43
Interest and dividends .....	1,333 46	9 05	56 42	1,134 13	52,384 80
Other income .....	3,074 25	2,900 00		8,197 23	26,496 37
<b>Totals .....</b>	<b>\$48,585 63</b>	<b>\$11,636 96</b>	<b>\$2,705 19</b>	<b>\$94,100 13</b>	<b>\$2,568,915 27</b>
<i>Disbursements:</i>					
Death claims .....					\$956,500 00
Disability claims .....					14,250 00
Salaries, other compensation and traveling expense of officers and employees .....				\$21,525 92	21,525 92
Collection fees .....				58 77	58 77
Insurance department fees .....				400 40	400 40
Rent .....				2,685 00	2,685 00
Advertising, printing, supplies, postage, telegraph, telephone .....				9,370 65	9,370 65
Supreme lodge meeting .....				1,867 42	1,867 42
Legal expenses .....				818 00	818 00
Taxes and expense on real estate .....		\$1,008 25			1,008 25
Other disbursements .....	\$4,184 65			33,263 53	37,498 18
<b>Totals .....</b>	<b>\$4,184 65</b>	<b>\$1,008 25</b>		<b>\$69,979 60</b>	<b>\$1,045,982 59</b>
Balance before transfers .....	\$44,400 98	\$10,628 71		\$24,120 44	\$1,822,932 68
Increase by transfers .....			\$3,706 19		876 96
<b>Balance .....</b>	<b>\$44,400 98</b>	<b>\$10,628 71</b>	<b>\$3,706 19</b>	<b>\$24,120 44</b>	<b>\$1,528,809 64</b>
Decrease by transfers .....		876 96			876 96
<b>Balance December 31, 1920 .....</b>	<b>\$44,400 98</b>	<b>\$975 75</b>	<b>\$3,706 19</b>	<b>\$24,120 44</b>	<b>\$1,822,932 68</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	162,587	\$81,293,500	94,061	\$47,030,500
Written in 1920 .....	6,978	3,489,000	3,407	1,703,500
<b>Totals .....</b>	<b>169,565</b>	<b>\$84,782,500</b>	<b>97,468</b>	<b>\$48,734,000</b>
Deduct terminated, decreased or transferred in 1920....	17,276	8,638,000	9,985	4,992,500
<b>Total certificates in force December 31, 1920...</b>	<b>152,289</b>	<b>\$76,144,500</b>	<b>87,483</b>	<b>\$43,741,500</b>
Terminated by death in 1920.	1,782	891,000	1,040	520,000
Terminated by lapse in 1920.	15,494	7,747,000	8,945	4,472,500

## Received in 1920 from members in New York:

Mortuary .....	\$513,839 80
Endowment } .....	157,111 20
Reserve } .....	
Disability .....	7,558 46
Cemetery .....	925 25
Expense .....	43,825 54
<b>Total .....</b>	<b>\$723,560 25</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	427	\$213,500	251	\$125,500
Reported in 1920.....	1,782	891,000	1,040	520,000
<b>Totals .....</b>	<b>2,209</b>	<b>\$1,104,500</b>	<b>1,291</b>	<b>\$645,500</b>
Paid in 1920.....	1,916	956,500	1,135	567,250
<b>Balance .....</b>	<b>293</b>	<b>\$148,000</b>	<b>156</b>	<b>\$78,250</b>
Saved by compromising or scaling down in 1920.....	.....	1,500	.....	250
Claims unpaid December 31, 1920 .....	293	146,500	156	78,500

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	22	\$6,000	15	\$4,250
Reported in 1920.....	48	13,000	23	6,000
<b>Totals .....</b>	<b>70</b>	<b>\$19,000</b>	<b>38</b>	<b>\$10,250</b>
Paid in 1920.....	53	14,250	33	8,750
<b>Balance .....</b>	<b>17</b>	<b>\$4,750</b>	<b>5</b>	<b>\$1,500</b>
Saved by compromising or scaling down in 1920.....	.....	250	.....	250
Rejected in 1920.....	2	500	.....	.....
Claims unpaid December 31, 1920 .....	15	4,000	5	1,250

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$11,319,712 00
Disability .....	106,013 00
Losses and claims paid from organization of association:	
Death .....	11,568,774 00
Disability .....	102,375 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
New York .....	\$93,100 00

## BONDS OWNED

	Book and par value	Market value
United States Liberty 1st 1923 4½s.....	\$60,000	\$60,000
3d 1923 4½s.....	40,000	40,000
4th 1923 4½s.....	50,000	50,000
City of Boston 1942 3½s.....	20,000	16,600
New York City 1959 4s.....	100,000	81,000
1960 4½s.....	253,000	273,600
1964 4½s.....	140,000	133,000
1965 4s.....	111,000	101,010
1935 4s.....	22,000	20,680
1956 4s.....	3,000	1,820
1967 4s.....	20,000	18,200
1968 4s.....	25,000	22,750
1966 4½s.....	9,000	8,550
1920 4½s.....	8,000	7,600
United States Liberty 4th 1923 4½s.....	104,000	92,015
<b>Totals .....</b>	<b>\$999,000</b>	<b>\$887,835</b>



UNITED STATES GRAND LODGE OF THE ORDER  
B'RITH ABRAHAM

266 GRAND STREET, NEW YORK

[Commenced business 1900]

SAMUEL DORF, Grand Master

G. W. LEISERSON, Secretary

Attorney for service of process in the State of New York, GOLDFOGLE and DORF,  
271 Broadway, New York

INCOME

Assessments or premiums.....	\$332,709 40	
Dues and per capita tax.....	28,727 33	
Certificate fees .....	258 61	
Other payments by members.....	270 00	
Net amount received from members.....		\$361,965 34
Interest on:		
Bonds .....	\$2,425 00	
Other sources .....	1,098 60	
		3,523 60
Sale of lodge supplies.....		27 75
Miscellaneous .....		204 37
Members' dissolved lodges.....		2,655 95
Restored to fund.....		1,615 19
Protested checks paid.....		123 48
Total Income .....		\$370,115 68
Ledger Assets December 31 1919.....		101,042 21
Total .....		\$471,157 89

DISBURSEMENTS

Death claims .....	\$342,582 15	
Permanent disability claims.....	775 00	
Other benefits .....	346 25	
Total benefits paid.....		\$343,703 40
Salaries and other compensation of officers and trustees.....		6,400 00
Salaries and other compensation of committees.....		823 10
Salaries of office employees.....		5,682 38
Traveling and other expenses of officers, trustees and committees .....		444 15
Insurance department fees.....		1,160 43
Rent .....		1,705 00
Advertising, printing and stationery.....		1,535 35
Postage, express, telegraph and telephone.....		1,556 89
Expense of supreme lodge meeting.....		25 00
Legal expenses .....		554 75
Furniture and fixtures.....		1,294 57
Propaganda .....		2,496 40
Testimonials and funerals.....		417 95
Exchange .....		140 72

Miscellaneous .....	333 61
Borrowed money repaid (gross) .....	3,650 00
Interest on borrowed money .....	698 99

**Total Disbursements** ..... **\$372,622 69**

**Balance** ..... **\$98,535 20**

**LEDGER ASSETS**

Book value of bonds .....	\$63,470 80
Cash in association's office .....	34 81
Deposits in trust companies and banks not on interest .....	6,002 14
Deposits in trust companies and banks on interest .....	29,027 45

**Total** ..... **\$98,535 20**

**NON-LEDGER ASSETS**

Interest accrued on bonds .....	414 78
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge .....	56,126 47

**Gross Assets** ..... **\$155,076 45**

**DEDUCT ASSETS NOT ADMITTED**

Book value of bonds over market value .....	5,398 00
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**Total Admitted Assets** ..... **\$149,678 45**

**LIABILITIES**

<b>Policy or certificate claims:</b>	
Due and unpaid .....	\$14,500 00
Adjusted, not yet due .....	57,179 00
Incurred in 1920 not reported until 1921 .....	5,000 00

**Total unpaid claims** ..... **\$76,679 00**

Salaries, rents, expenses, commissions, etc., due or accrued ..	525 00
Borrowed money, \$9,200; interest due or accrued thereon, \$128.40 .....	9,328 40
Bond subordinate lodge officers .....	200 00
Overpayments .....	3 30

**Total** ..... **\$86,735 70**

**EXHIBIT OF FUNDS**

	Mortuary	Reserve	Disability	Head- stones	Expense	Total
Balance December 31, 1919 .....	\$28,176 83	\$69,879 36	\$1,593 80	\$386 91	\$1,005 31	\$101,042 21
<i>Income:</i>						
Assessments .....	332,096 14		688 36			332,794 40
Dues and per capita tax .....					28,727 33	28,727 33
Other payments by members .....				270 00	258 61	528 61
Interest and dividends .....	972 96	2,560 64				3,533 60
Other income .....	1,615 19				3,011 55	4,626 74
<b>Totals</b> .....	<b>\$362,791 12</b>	<b>\$72,440 00</b>	<b>\$2,277 06</b>	<b>\$656 91</b>	<b>\$33,002 80</b>	<b>\$471,157 89</b>
<i>Disbursements:</i>						
Death claims .....	\$342,582 15					\$342,582 15
Disability claims .....			\$775 00			775 00
Other benefits .....				\$346 25		346 25
Salaries, other compensation and traveling expense of officers and employees .....					\$13,349 63	13,349 63
Insurance department fees .....					1,160 43	1,160 43
Rent .....					1,705 00	1,705 00
Advertising, printing, supplies, postage, telegraph, telephons ..					3,092 24	3,092 24

	Mortuary	Reserve	Disability	Headstones	Expense	Total
Supreme lodge meeting .....					25 00	25 00
Legal expenses .....					554 75	554 75
Other disbursements .....	140 72				8,891 52	9,032 24
<b>Totals .....</b>	<b>\$342,722 87</b>		<b>\$775 00</b>	<b>\$346 25</b>	<b>\$38,778 57</b>	<b>\$372,622 69</b>
Balance before transfers .....	\$20,068 25	\$72,430 00	\$1,502 06	\$310 06	\$4,224 23	\$98,535 20
Increase by transfers .....	2,425 00			14 34		2,439 34
<b>Balance .....</b>	<b>\$22,493 25</b>	<b>\$72,430 00</b>	<b>\$1,502 06</b>	<b>\$325 00</b>	<b>\$4,224 23</b>	<b>\$100,974 54</b>
Decrease by transfers .....		2,425 00			14 34	2,439 34
<b>Balance December 31, 1920 .....</b>	<b>\$22,493 25</b>	<b>\$70,005 00</b>	<b>\$1,502 06</b>	<b>\$325 00</b>	<b>\$4,200 89</b>	<b>\$98,535 20</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	25,278	\$12,566,750	11,216	\$5,596,000
Written in 1920 .....	193	96,500	100	50,000
Revived in 1920 .....	454	227,000	167	83,500
<b>Totals .....</b>	<b>25,925</b>	<b>\$12,890,250</b>	<b>11,483</b>	<b>\$5,729,500</b>
Deduct terminated, decreased or transferred in 1920 .....	3,015	1,501,500	1,307	654,000
<b>Total certificates in force December 31, 1920 .....</b>	<b>22,910</b>	<b>\$11,388,750</b>	<b>10,176</b>	<b>\$5,075,500</b>
Terminated by death in 1920 .....	651	322,099	283	140,579
Terminated by lapse in 1920 .....	2,364	1,179,401	1,024	513,421

## Received in 1920 from members in New York:

Mortuary .....	\$147,627 66
Disability .....	308 18
Expense .....	3,027 40
<b>Total .....</b>	<b>\$150,963 24</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	190	\$94,650	90	\$44,650
Reported in 1920 .....	651	322,099	283	140,579
<b>Totals .....</b>	<b>841</b>	<b>\$416,749</b>	<b>373</b>	<b>\$185,229</b>
Paid in 1920 .....	697	342,582	312	152,675
<b>Balance .....</b>		<b>\$74,167</b>	<b>61</b>	<b>\$32,554</b>
Saved by compromising or scaling down in 1920 .....		2,988		2,725
Claims unpaid December 31, 1920 .....	144	71,179	61	29,829

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Reported in 1920.....	6	\$3,000	1	\$500
Paid in 1920.....	5	775	1	500
Balance .....	1	\$2,225	.....	.....
Saved by compromising or scaling down in 1920.....	.....	1,725	.....	.....
Claims unpaid December 31, 1920 .....	1	500	.....	.....

## EXHIBIT OF TRUSTEES' DEPOSITS FOR UNSETTLED CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	213	\$25,556	143	\$13,281
Incurred in 1920.....	28	2,393	17	1,254
Totals .....	241	\$27,949	160	\$14,535
Paid in 1920.....	43	7,159	18	2,562
Claims unpaid December 31, 1920, estimated liability..	198	20,790	142	11,973

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$6,897,019 59
Disability .....	2,627 06
Losses and claims paid from organization of association:	
Death .....	7,030,611 81
Disability .....	1,125 00

## BONDS OWNED

	Book value	Par value	Market value
Bonds:			
United States 4th Liberty 1928 4½s.....	\$8,000 00	\$8,000	\$8,000
War Savings Stamps 1923 4½s.....	1,000 80	1,200	1,073
New York City cons rap tr railroad 1950 3½s.....	4,550 00	5,000	4,200
1952 3½s.....	1,820 00	2,000	1,680
repairing of streets 1952 3½s.....	910 00	1,000	820
cons of rap tr railroad 1952 3½s.....	2,720 00	3,000	2,490
imp parks parkways etc 1953 3½s.....	910 00	1,000	820
corp stock for schoolhouses 1953 3½s..	7,280 00	8,000	6,560
corp stk dept parks & drives 1953 3½s..	4,550 00	5,000	4,100
bridge over East river 1954 3½s.....	910 00	1,000	820
1954 3½s.....	9,100 00	10,000	8,200
rep of streets 1954 3½s.....	910 00	1,000	820
dept of docks & ferries 1954 3½s.....	9,100 00	10,000	8,200
1954 3½s.....	910 00	1,000	820
bridge bet Manhattan & Queens 1954 3½s	9,100 00	10,000	8,200
corp stock new E riv brdge 1954 3½s..	1,820 00	2,000	1,840
corp stock 1954 3½s.....	1,870 00	2,000	1,840
Totals.....	\$63,470 80	\$69 200	\$58,072 80

UNITED STATES GRAND LODGE  
INDEPENDENT ORDER BRITH SHOLOM

506 PINE STREET, PHILADELPHIA, PA.

[Commenced business February 23, 1905]

SOL. ADOLPH, President

MARTIN O. LEVY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums .....		\$350,350 91
Interest on:		
Mortgage loans .....	\$13,088 64	
Bonds .....	913 75	
Deposits .....	552 41	
	<hr/>	14,554 80
Sale of lodge supplies.....		142 75
Bonding officers .....		608 00
Miscellaneous .....		505 78
Membership certificates .....		655 50
Borrowed money (gross).....		60,000 00
		<hr/>
Total Income .....		\$426,817 74
Ledger Assets December 31, 1919.....		310,251 74
		<hr/>
Total .....		\$737,069 48

DISBURSEMENTS

Death claims .....	\$235,529 50	
Permanent disability claims .....	2,750 00	
Other benefits .....	7,281 39	
	<hr/>	
Total benefits paid .....		\$245,560 89
Commissions and fees to deputies and organizers.....		258 85
Salaries of officers and trustees.....		8,637 46
Salaries of office employees.....		4,095 85
Medical examiners' fees and salaries.....		54 00
Traveling and other expenses of officers, trustees and committees .....		2,192 43
Insurance department fees .....		231 50
Rent .....		537 50
Advertising, printing and stationery.....		4,578 37
Postage, express, telegraph and telephone.....		2,833 20
Expense of supreme lodge meeting.....		3,254 55
Legal expenses .....		50 00
Furniture and fixtures .....		170 70
Testimonials, prizes and gratuities.....		645 50
Public meetings .....		1,613 20
Certified accountants .....		575 00
Miscellaneous, including \$947.17 New York office.....		3,177 51

Borrowed money repaid (gross).....	35,000 00
Interest on borrowed money.....	1,060 00

<b>Total Disbursements</b> .....	<b>\$314,526 58</b>
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<b>Balance</b> .....	<b>\$422,542 90</b>
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**LEDGER ASSETS**

Mortgage loans .....	\$366,800 00
Book value of bonds .....	26,239 82
Deposits in trust companies and banks on interest.....	29,503 08

<b>Total</b> .....	<b>\$422,542 90</b>
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**NON-LEDGER ASSETS**

Interest due and accrued on mortgages.....	5,752 75
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	60,604 90

<b>Total Assets</b> .....	<b>\$488,900 55</b>
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**LIABILITIES**

<b>Policy or certificate claims:</b>	
Due and unpaid .....	\$1,500 00
Adjusted, not yet due .....	48,700 00
Reported, not yet adjusted.....	6,900 00

<b>Total unpaid claims</b> .....	<b>\$57,100 00</b>
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Borrowed money .....	25,000 00
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<b>Total</b> .....	<b>\$82,100 00</b>
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**EXHIBIT OF FUNDS**

	Mortuary	Reserve	Disability	Benevolent and Jewish activities
Balance December 31, 1919.....	\$11,226 52	\$296,332 87	\$212 77	\$364 80
<i>Income:</i>				
Other assessments.....	205,021 08	48,523 02	2,162 74	11,579 42
Interest and dividends.....	1 00	14,300 41	8 56	.....
Other income.....	.....	.....	250 00	.....
<b>Totals</b> .....	<b>\$216,248 60</b>	<b>\$361,246 30</b>	<b>\$2,634 07</b>	<b>\$11,944 22</b>
<i>Disbursements:</i>				
Death claims.....	\$235,529 50	.....	.....	.....
Disability claims.....	.....	.....	\$2,750 00	.....
Other benefits.....	.....	.....	.....	7,281 89
<b>Totals</b> .....	<b>\$235,529 50</b>	.....	<b>\$2,750 00</b>	<b>\$7,281 89</b>
Balance before transfers.....	-\$19,280 90	\$361,246 30	-\$115 93	\$4,662 83
Increase by transfers.....	25,000 00	50,115 70	337 26	.....
Balance December 31, 1920.....	\$5,719 10	\$411,362 00	\$221 33	\$4,662 83

	Influenza Tax	Expense	Total
Balance December 31, 1919.....	.....	\$114 78	\$310,251 74
<i>Income:</i>			
Other assessments.....	\$48,175 70	34,888 95	350,350 91
Interest and dividends.....	.....	154 83	14,554 80
Other income.....	.....	61,662 03	61,912 03
<b>Totals</b> .....	<b>\$48,175 70</b>	<b>\$96,820 59</b>	<b>\$737,069 48</b>
<i>Disbursements:</i>			
Death claims.....	.....	.....	\$235,529 50
Disability claims.....	.....	.....	2,750 00
Other benefits.....	.....	.....	7,281 89
Commissions to deputies and organisers.....	.....	\$258 85	258 85

	Influenza Tax	Expense	Total
Salaries, other compensation and traveling expense of officers and employees.....		14,979 74	14,979 74
Insurance department fees.....		231 50	231 50
Rent.....		537 50	537 50
Advertising, printing, supplies, postage, telegraph, telephone.....		7,411 57	7,411 57
Supreme lodge meeting.....		3,254 55	3,254 55
Legal expenses.....		50 00	50 00
Other disbursements.....	\$1,060 00	41,181 98	42,241 98
<b>Totals.....</b>	<b>\$1,060 00</b>	<b>\$67,905 69</b>	<b>\$314,526 58</b>
Balance before transfers.....	\$47,115 70	\$28,914 90	\$422,542 90
Increase by transfers.....			75,452 96
<b>Balance.....</b>	<b>\$47,115 70</b>	<b>\$28,914 90</b>	<b>\$497,995 86</b>
Decrease by transfers.....	47,115 70	28,337 26	75,452 96
<b>Balance December 31, 1920.....</b>		<b>\$577 64</b>	<b>\$422,542 90</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	48,644	\$23,941,500	14,738	\$6,635,250
Written in 1920.....	3,497	1,633,850	853	402,500
Received by transfer in 1920.....			223	111,500
<b>Totals.....</b>	<b>52,141</b>	<b>\$25,575,350</b>	<b>15,814</b>	<b>\$7,149,250</b>
Deduct terminated, decreased or transferred in 1920....	6,337	3,135,550	2,398	1,171,500
<b>Total certificates in force December 31, 1920...</b>	<b>45,804</b>	<b>\$22,439,800</b>	<b>13,416</b>	<b>\$5,977,750</b>
Terminated by death in 1920.....	506	240,050	135	65,000
Terminated by lapse in 1920.....	5,831	2,895,500	2,060	1,005,000
Transferred in 1920.....			203	101,500

## Received in 1920 from members in New York:

Mortuary.....	\$60,226 14
Reserve.....	14,314 20
Influenza.....	14,192 58
Disability.....	628 28
Benevolent.....	3,421 56
Expense.....	10,534 22
<b>Total.....</b>	<b>103,316 98</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919.....	111	\$52,579 50	38	\$18,400
Incurred in 1920.....	506	240,050 00	135	65,000
<b>Totals.....</b>	<b>617</b>	<b>\$292,629 50</b>	<b>173</b>	<b>\$83,400</b>
Paid in 1920.....	492	235,529 50	128	62,850
<b>Balance.....</b>	<b>125</b>	<b>\$57,100 00</b>	<b>45</b>	<b>\$20,550</b>
Claims unpaid December 31, 1920.....	125	57,100 00	45	20,550

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	3	\$750	.....	.....
Incurred in 1920 .....	8	2,000	2	\$500
<b>Totals</b> .....	<b>11</b>	<b>\$2,750</b>	<b>2</b>	<b>\$500</b>
Paid in 1920 .....	11	2,750	2	500

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$1,670,373 00
Disability .....	31,389 00
Losses and claims paid from organization of association:	
Death .....	1,799,171 00
Disability .....	31,035 00

## SPECIAL DEPOSITS OR INVESTMENTS

State	Market value of deposit
North Carolina .....	\$5,000 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Pennsylvania .....	\$366,800 00

## BONDS OWNED

Bonds:	Book value	Par value	Market value
United States 2d Lib 1942 4½s.....	\$5,200 00	\$5,200	\$5,200
3d Lib 1923 4½s.....	6,231 00	6,250	6,231
4th Lib 1923 4½s.....	10,000 00	10,000	10,000
Victory Lib 1923 4½s.....	4,000 00	4,000	4,000
War Savings Stamps.....	708 22	500	709
<b>Totals</b> .....	<b>\$26,239 22</b>	<b>\$26,250</b>	<b>\$26,240</b>



## BROTHERHOOD OF AMERICAN YEOMEN

5TH AND PARK STREETS, DES MOINES, IA.

[Commenced business 1897]

GEO. N. FRINK, President

WILLIAM E. DAVY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

### INCOME

Membership fees .....	\$6,887 25	
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense.....	765,943 65	
All other assessments or premiums.....	2,789,878 14	
Dues and per capita tax.....	540,725 12	
Medical examiners' fees.....	28,733 76	
<b>Total .....</b>	<b>\$4,132,167 92</b>	
Deduct payments returned to applicants and members .....	777 40	
<b>Net amount received from members.....</b>	<b>\$4,131,390 52</b>	
Interest on:		
Mortgage loans .....	\$158,796 74	
Collateral loans .....	75 68	
Bonds .....	18,930 39	
Deposits .....	12,110 52	
Other sources .....	3,833 33	
		193,746 66
Rents .....		9,406 25
Sale of lodge supplies .....		27,058 45
Surety bonds .....		7,953 47
Shield advertising .....		15,310 30
Deputy bond funds .....		2,816 00
Canadian exchange .....		711 96
Inspecting loans .....		1,395 00
Protested check account .....		904 95
Certificate of indebtedness — City of Des Moines.....		72,803 00
Gross profit on sale or maturity of ledger assets: Real estate.		1,405 37
Gross increase, by adjustment, in book value of ledger assets:		
Real estate .....		171 13
<b>Total Income .....</b>	<b>\$4,465,073 06</b>	
<b>Ledger Assets December 31, 1919 .....</b>	<b>3,910,881 11</b>	
<b>Total .....</b>	<b>\$8,375,954 17</b>	

### DISBURSEMENTS

Death claims .....	\$2,450,512 34
Permanent disability claims.....	109,674 40
Sick and accident claims.....	50,212 86
Old age benefits .....	201,290 29

Surgical benefits .....	44,718 75	
Maternity benefits .....	55,600 00	
<hr/>		
Total benefits paid .....		\$2,912,008 64
Commissions and fees to deputies and organizers.....		677,204 31
Salaries and other compensation of officers and trustees.....		48,199 92
Salaries and other compensation of committees.....		950 00
Salaries and other compensation of office employees.....		146,328 95
Medical examiners' fees and salaries.....		15,039 96
Traveling and other expenses of officers, trustees and committees .....		10,065 93
Insurance department fees .....		5,534 68
Rent .....		9,720 00
Advertising, printing and stationery.....		36,909 37
Postage, express, telegraph and telephone.....		17,951 10
Lodge supplies .....		29,082 52
Official publication .....		62,273 44
Legal expenses .....		16,581 37
Furniture and fixtures .....		3,225 65
Taxes, repairs and other expenses on real estate.....		5,321 72
Funds distributed .....		1,693 27
Investigating claims .....		10,396 05
Auditing .....		10,721 01
Lecture work .....		8,535 22
Home office expense .....		10,950 83
Miscellaneous, including \$5,218.93, office supplies; \$694.32, inspecting loans; \$988.82, fraternal congress; \$1,156.84, Yeomen Guard Team; \$1,535.60, prizes, emblems, etc.; \$5,632.96, legislation; \$6,857.34, surety bonds; \$539.92, Canadian exchange; \$868.18, protested check account.....		24,346 91
<hr/>		
Total Disbursements .....		\$4,063,040 85
<hr/>		
Balance .....		\$4,312,913 32
<hr/>		
LEDGER ASSETS		
Book value of real estate.....		\$110,955 68
Mortgage loans .....		3,486,209 24
Collateral loans .....		685 00
Book value of bonds .....		380,519 18
Cash in association's office.....		1,500 00
Deposits in trust companies and banks on interest.....		376,898 50
Tax sale certificates.....		5,215 17
Loan foreclosure .....		930 55
<hr/>		
Total .....		\$4,312,913 32
NON-LEDGER ASSETS		
Interest due and accrued:		
Mortgages .....	\$80,078 73	
Bonds .....	3,843 30	
<hr/>		
Total .....		83,922 03
Market value of real estate over book value.....		50,100 00
Market value of bonds and stocks over book value.....		257 98
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge .....		357,857 52
Furniture and fixtures, \$45,311.89; lodge supply inventory, \$36,564.94; supply invoices unpaid, \$4,459.17; postage, \$2,820.65 .....		89,156 65
Expectancy reserve unpaid claims.....		69,752 00
<hr/>		
Gross Assets .....		\$4,953,950 48

## DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default .....	\$966 41	
Furniture and fixtures, \$45,311.89; lodge supply inventory, \$36,564.94; supply invoices unpaid, \$4,459.17 .....	86,336 00	
<b>Total</b> .....		<b>87,302 41</b>
<b>Total Admitted Assets</b> .....		<b>\$4,866,657 07</b>

## LIABILITIES

<b>Policy or certificate claims:</b>		
Due and unpaid .....	\$26,057 81	
Resisted .....	21,900 00	
Reported, not yet adjusted .....	288,000 00	
Incurred in 1920, not reported until 1921 ..	33,965 00	
Auxiliary claims .....	400 00	
Old age and other benefits due and unpaid ..	878,162 40	
<b>Total unpaid claims</b> .....		<b>\$1,248,485 21</b>
Salaries, rents, expenses, commissions, etc., due and accrued ..	34,508 64	
Advance assessments .....	14,245 96	
Legal reserve .....	318,597 37	
<b>Total</b> .....		<b>\$1,615,837 18</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Undistributed funds
Balance December 31, 1919 .....	\$1,093,266 73	\$2,689,797 72	\$4,465 63
<i>Income:</i>			
Assessments during first twelve months of membership of which all or an extra per cent is used for expense .....	190,987 43		
Other assessments .....	2,782,384 74		
Interest and dividends .....	11,442 50	179,846 75	
Other income .....		1,405 37	
<b>Totals</b> .....	<b>\$4,078,071 89</b>	<b>\$2,871,049 84</b>	<b>\$4,465 63</b>
<i>Disbursements:</i>			
Death claims .....	\$3,448,962 34		
Disability claims .....	109,674 40		
Sick and accident claims .....	49,937 86		
Other benefits .....	301,609 04		
Other disbursements .....			\$1,693 27
<b>Totals</b> .....	<b>\$3,910,183 64</b>		<b>\$1,693 27</b>
Balance before transfers .....	\$1,167,887 75	\$2,871,049 84	\$2,772 36
Increase by transfers .....	850,000 00	745,234 91	
<b>Balance</b> .....	<b>\$2,017,887 75</b>	<b>\$3,616,284 75</b>	<b>\$2,772 36</b>
Decrease by transfers .....	745,234 91	850,000 00	
<b>Balance December 31, 1920</b> .....	<b>\$1,272,652 84</b>	<b>\$2,766,284 75</b>	<b>\$2,772 36</b>
	Auxiliary funds	Expense	Total
Balance December 31, 1919 .....	\$46,196 52	\$77,164 51	\$3,910,881 11
<i>Income:</i>			
Membership fees .....		6,837 25	6,837 25
Assessments during first twelve months of membership of which all or an extra per cent is used for expense .....		574,178 83	765,166 25
Other assessments .....	7,493 40		2,789,878 14
Dues and per capita tax .....		540,725 12	540,725 12
Other payments by members .....		28,733 76	28,733 76
Interest and dividends .....	586 68	1,870 73	193,746 66
Other income .....		123,530 51	123,936 88
<b>Totals</b> .....	<b>\$54,276 60</b>	<b>\$1,368,090 71</b>	<b>\$8,375,954 17</b>

Disbursements:			
Death claims	\$1,550 00		\$2,450,512 34
Disability claims			109,674 40
Risk and accident claims	275 00		50,212 86
Other benefits			301,609 04
Commissions to deputies and organizers		\$677,204 31	677,204 31
Salaries, other compensation and traveling expenses of officers and employees		220,584 76	220,584 76
Insurance department fees		5,534 68	5,534 68
Rent		9,720 00	9,720 00
Advertising, printing, supplies, postage, telegraph, telephone		83,942 99	83,942 99
Official publication		62,273 44	62,273 44
Legal expenses		16,581 37	16,581 37
Taxes and expense on real estate		5,321 72	5,321 72
Other disbursements		66,175 67	69,868 94
<b>Totals</b>	<b>\$1,825 00</b>	<b>\$1,149,338 94</b>	<b>\$4,063,040 85</b>
Balance before transfers	\$52,451 60	\$218,751 77	\$4,312,913 22
Increase by transfers			1,595,234 91
<b>Balance</b>	<b>\$52,451 60</b>	<b>\$218,751 77</b>	<b>\$5,908,148 23</b>
Decrease by transfers			1,595,234 91
<b>Balance December 31, 1920</b>	<b>\$52,451 60</b>	<b>\$218,751 77</b>	<b>\$4,312,913 22</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919	273,826	\$353,277,500	474	\$536,000
Written in 1920	50,220	59,134,500	419	516,000
Increased in 1920		923,500		14,000
<b>Totals</b>	<b>324,046</b>	<b>\$413,335,500</b>	<b>893</b>	<b>\$1,066,000</b>
Deduct terminated, decreased or transferred in 1920	38,098	45,453,500	215	232,500
<b>Total certificates in force December 31, 1920</b>	<b>285,948</b>	<b>\$367,882,000</b>	<b>678</b>	<b>\$833,500</b>
Terminated by death in 1920	2,225	2,878,000	4	7,500
Terminated by lapse in 1920	35,873	42,010,000	211	225,000
Decreased in 1920		565,500		

## Received in 1920 from members in New York:

Mortuary	\$5,098 70
Expense	7,505 20
<b>Total</b>	<b>\$12,603 90</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919	328	\$412,666	1	\$500
Incurred in 1920	2,225	2,820,447	4	7,500
Reinstated	11	17,000		
<b>Totals</b>	<b>2,564</b>	<b>\$3,250,113</b>	<b>5</b>	<b>\$8,000</b>
Paid in 1920	2,304	2,448,962	4	4,659
<b>Balance</b>	<b>260</b>	<b>\$801,151</b>	<b>1</b>	<b>\$3,341</b>
Saved by compromising or scaling down in 1920		492,031		841
Rejected in 1920	10	14,400		
Claims unpaid December 31, 1920	250	304,720	1	2,500

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	64	\$43,187	.....	.....
Incurred in 1920 .....	214	154,902	.....	.....
<b>Totals</b> .....	<b>278</b>	<b>\$198,089</b>	.....	.....
Paid in 1920 .....	178	109,674	.....	.....
<b>Balance</b> .....	<b>100</b>	<b>\$88,415</b>	.....	.....
Saved by compromising or scaling down in 1920.....	.....	17,965	.....	.....
Rejected in 1920.....	27	20,950	.....	.....
Claims unpaid December 31, 1920 .....	73	49,500	.....	.....

## EXHIBIT OF SURGICAL BENEFIT, MATERNITY AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	137	\$11,870	.....	.....
Incurred in 1920.....	2,213	171,171	6	\$500
<b>Totals</b> .....	<b>2,350</b>	<b>\$183,041</b>	<b>6</b>	<b>\$500</b>
Paid in 1920.....	2,172	150,257	6	435
Rejected in 1920, scaled down	33	17,082	.....	65
Claims unpaid December 31, 1920, estimated liability...	145	15,702	.....	.....

## EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	.....	\$666,343	.....	.....
Incurred in 1920.....	.....	380,022	.....	.....
Interest addition account of instalment claims .....	.....	33,087	.....	.....
<b>Totals</b> .....	.....	<b>\$1,079,452</b>	.....	.....
Paid in 1920.....	.....	201,290	.....	.....
<b>Balance</b> .....	.....	<b>\$878,162</b>	.....	.....
Claims unpaid December 31, 1920 .....	.....	878,162	.....	.....

## GENERAL INTERROGATORIES

Assessments collected from organization of association: Mortuary .....	\$25,337,850 00
Losses and claims paid from organization of association:	
Death .....	25,299,307 00
Disability .....	3,010,168 00

## SPECIAL DEPOSITS OR INVESTMENTS

NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

Country	Market value of deposit
Manitoba, Can. ....	\$19,743 00
Saskatchewan, Can. ....	7,258 00
Alberta, Can. ....	10,000 00
<b>Total</b> .....	<b>\$37,001 00</b>

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Iowa .....	\$2,445,185 00
Minnesota .....	533,131 00
Illinois .....	49,000 00
Kansas .....	81,300 00
Montana .....	3,450 00
Missouri .....	101,300 00
Nebraska .....	51,600 00
North Dakota .....	73,250 00
Oklahoma .....	33,800 00
South Dakota .....	64,950 00
Washington .....	6,500 00
Wyoming .....	30,000 00
Manitoba .....	4,743 24
Saskatchewan .....	8,000 00
<b>Total</b> .....	<b>\$3,486,209 24</b>

## INFANTILE BRANCH

## INCOME

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense.....	\$3,635 23
All other assessments or premiums.....	4,091 02
Dues and per capita tax.....	3,003 78
<b>Net amount received from members.....</b>	<b>\$10,730 03</b>
Interest on bank deposits.....	114 62
<b>Total Income .....</b>	<b>\$10,844 65</b>
<b>Ledger Assets December 31, 1919.....</b>	<b>4,239 96</b>
<b>Total .....</b>	<b>\$15,074 61</b>

## DISBURSEMENTS

Death claims .....	\$114 00
Transfer of expense revenue to general fund.....	2,125 50
<b>Total Disbursements .....</b>	<b>\$2,239 50</b>
<b>Balance .....</b>	<b>\$12,835 11</b>

## LEDGER ASSETS

Deposits in trust companies and banks on interest.....	\$12,835 11
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## NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	1,078 10
<b>Total Assets .....</b>	<b>\$13,913 21</b>

## LIABILITIES

Reserve on death benefit certificates.....	3,910 12
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## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	2,961			
Written in 1920.....	2,142			
<b>Totals .....</b>	<b>5,103</b>			
Deduct terminated, decreased or transferred in 1920.....	931			
<b>Total certificates in force December 31, 1920....</b>	<b>4,172</b>			
Terminated by death in 1920.....	3			
Terminated by lapse in 1920..	928			

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920.....	3	\$114 00		
Paid in 1920.....	3	114 00		

## BONDS OWNED

	Book value	Par value	Market value
United States Ljh 4th 1928 4½s.....	\$133,000 00	\$133,000	\$133,000
Manitoba Can war loan 1925 5s.....	1,000 00	1,000	950
Oklahoma City Okla imp 1918 6s.....	1,289 12	1,289	967
1912-14 10s.....	1,751 06	1,751	1,313
Herbert Cask school 1925 7s.....	3,750 00	3,750	3,750
Miami Okla sewer 1933 6s.....	28,000 00	28,000	27,568
Canadian War loan 1925 5s.....	6,000 00	6,000	5,910
Alberta Can 1923 4½s.....	10,000 00	10,000	9,500
United States Liberty 4th 1928.....	400 00	400	400
2d conv 1942 4½s.....	55,000 00	55,000	55,000
1928.....	200 00	200	200
4th 1928 4½s.....	500 00	500	500
War Savings Stamps.....	828 00	1,000	894
Emmetsburg Ia imp 1922 6s.....	9,500 00	9,500	9,500
1921 6s.....	8,500 00	8,500	8,500
Des Moines cert of indebtedness.....	70,952 00	70,952	70,862
	1,851 00	1,851	1,851
<b>Totals .....</b>	<b>\$330,519 18</b>	<b>\$330,693</b>	<b>\$330,777</b>





## LIABILITIES

Policy or certificate claims: Reported, not yet adjusted.....	\$1,250 00
Taxes due or accrued on 1920 ball.....	389 45
<b>Total</b> .....	<b>\$1,639 45</b>

## EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance December 31, 1919.....	\$96,533 06	\$459 33	\$96,992 41
<i>Income:</i>			
Membership fees.....		630 00	630 00
Other assessments.....	9,045 00		9,045 00
Other payments by members.....		15 00	15 00
Interest and dividends.....	3,684 90		3,684 90
Other income.....	19,664 45	895 67	20,560 12
<b>Totals</b> .....	<b>\$128,927 43</b>	<b>\$2,000 00</b>	<b>\$130,927 43</b>
<i>Disbursements:</i>			
Death claims.....	\$16,250 00		\$16,250 00
Salaries, other compensation and traveling expense of officers and employees.....		\$600 00	600 00
Advertising, printing, supplies, postage, telegraph, telephone.....		143 80	143 80
Legal expenses.....		50 00	50 00
Other disbursements.....		648 20	648 20
<b>Totals</b> .....	<b>\$16,250 00</b>	<b>\$1,442 00</b>	<b>\$17,692 00</b>
Balance December 31, 1920.....	\$112,677 43	\$558 00	\$113,235 43

## EXHIBIT OF CERTIFICATES

	Total Business of the Year	
	Number	Amount
Certificates in force December 31, 1919.....	885	\$1,106,250
Written in 1920.....	57	71,250
<b>Totals</b> .....	<b>942</b>	<b>\$1,177,500</b>
Deduct terminated, decreased or transferred in 1920 ..	14	17,500
<b>Total certificates in force December 31, 1920.....</b>	<b>928</b>	<b>\$1,160,000</b>
Terminated by death in 1920.....	12	15,000
Terminated by lapse in 1920.....	2	2,500
Received in 1920 from members in New York:		
Mortuary .....		\$9,045 00
Expense .....		645 00
<b>Total</b> .....		<b>\$9,690 00</b>

## EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1919.....	2	\$2,500
Reported in 1920.....	12	15,000
<b>Totals</b> .....	<b>14</b>	<b>\$17,500</b>
Paid in 1920.....	13	16,250
<b>Balance</b> .....	<b>1</b>	<b>\$1,250</b>
Claims unpaid December 31, 1920.....	1	1,250

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$194,190 00
Losses and claims paid from organization of association:	
Death .....	404,750 00

## BONDS OWNED

	Book and par value	Market value
United States Lib 2d conv 1942 4½s.....	\$10,000	\$10,000

**THE SUPREME COUNCIL  
CATHOLIC BENEVOLENT LEGION**

186 REMSEN STREET, BROOKLYN, N. Y.

[Commenced business 1881]

C. C. KEENAN, President

JOHN E. DUNN, Secretary

Attorney for service of process in the State of New York, EDWARD J. CONNOLLY,  
189 Montague street, Brooklyn, N. Y.

**INCOME**

Assessments or premiums.....	\$336,225 90	
Dues and per capita tax.....	11,803 44	
Other payments by members.....	4,080 08	
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Net amount received from members.....		\$352,109 42
Interest on:		
Bonds .....	\$18,157 50	
Deposits .....	8,046 39	
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Sale of lodge supplies.....		26,203 89
Bulletins .....		271 42
Bulletins .....		4,756 46
Advertisements .....		43 00
Clearing-house charges .....		3 93
Members-at-large cards .....		28 00
Rebate on court bonds.....		75 00
Borrowed money (gross).....		1,500 00
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Total Income .....		\$384,991 12
Ledger Assets December 31, 1919.....		643,527 65
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Total .....		\$1,028,518 77

**DISBURSEMENTS**

Death claims .....	\$237,072 33
Salaries of officers and trustees.....	4,816 65
Premiums on bonds of officers.....	102 50
Salaries and other compensation of committees.....	56 00
Salaries of office employees.....	4,378 00
Traveling and other expenses of officers, trustees and committees .....	26 96
Collection and remittance of assessments and dues.....	57 76
Insurance department fees.....	85 00
Rent .....	1,466 70
Advertising, printing and stationery.....	1,486 83
Postage, express, telegraph and telephone.....	388 47
Lodge supplies .....	7 00
Official publication .....	2,592 82
Expense of supreme lodge meeting.....	725 00
Legal expenses .....	2,245 76
Miscellaneous, including \$250 actuary.....	706 57
Borrowed money repaid (gross).....	3,000 00
Interest on borrowed money.....	75 00
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Total Disbursements .....	\$259,289 35
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Balance .....	\$769,229 42

LEDGER ASSETS	
Book value of bonds.....	\$439,956 21
Deposits in trust companies and banks on interest.....	329,273 21
<b>Total</b> .....	<b>\$769,229 42</b>
NON-LEDGER ASSETS	
Interest due and accrued:	
Bonds .....	\$4,456 88
Other assets .....	928 76
<b>Total</b> .....	<b>5,385 64</b>
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	9,916 67
Optional reserve, \$114,539.30; terminal reserve, \$9,686; deficiency reserve lien, \$3,278,537.....	3,402,762 30
<b>Gross Assets</b> .....	<b>\$4,187,294 03</b>
DEDUCT ASSETS NOT ADMITTED	
Book value of bonds over market value.....	33,296 21
<b>Total Admitted Assets</b> .....	<b>\$4,153,997 82</b>

LIABILITIES	
Policy or certificate claims:	
Adjusted, not yet due.....	\$20,881 06
Resisted .....	8,000 00
<b>Total unpaid claims</b> .....	<b>\$28,881 06</b>
Advance assessments .....	199 26
Reserve on outstanding certificates:	
Members admitted since September 1, 1904.....	174,918 00
Members admitted prior to September 1, 1904.....	3,826,090 00
<b>Total</b> .....	<b>\$4,030,008 32</b>

EXHIBIT OF FUNDS				
	Mortuary	Special	Expense	Total
Balance December 31, 1919.....	\$642,350 99	\$339 33	\$837 33	\$643,527 65
<i>Income:</i>				
Other assessments.....	336,225 90			336,225 90
Dues and per capita tax.....			11,808 44	11,808 44
Other payments by members.....			4,080 06	4,080 06
Interest and dividends.....	26,062 94		110 95	26,203 89
Other income.....			6,677 81	6,677 81
<b>Totals</b> .....	<b>\$1,004,669 83</b>	<b>\$339 33</b>	<b>\$23,509 61</b>	<b>\$1,028,518 77</b>
<i>Disbursements:</i>				
Death claims.....	\$327,072 33			\$327,072 33
Salaries, other compensation and traveling expense of officers and employees.....			\$9,277 61	9,277 61
Collection and remittance of assessments and dues.....			57 76	57 76
Insurance department fees.....			85 00	85 00
Rent.....			1,466 70	1,466 70
Advertising, printing, supplies, postage, telegraph, telephone.....			1,901 05	1,901 05
Official publication.....			2,592 82	2,592 82
Supreme lodge meeting.....			725 00	725 00
Legal expenses.....			2,245 76	2,245 76
Other disbursements.....			2,865 32	2,865 32
<b>Totals</b> .....	<b>\$327,072 33</b>		<b>\$22,217 02</b>	<b>\$259,289 35</b>
Balance before transfers.....	\$767,597 50	\$339 33	\$1,292 59	\$769,229 42
Increase by transfers.....		160 67		160 67
<b>Balance</b> .....	<b>\$767,597 50</b>	<b>\$500 00</b>	<b>\$1,292 59</b>	<b>\$769,390 09</b>
Decrease by transfers.....			160 67	160 67
<b>Balance December 31, 1920</b> .....	<b>\$767,597 50</b>	<b>\$500 00</b>	<b>\$1,131 92</b>	<b>\$769,229 42</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	11,479	\$11,984,000	6,202	\$6,809,250
Written in 1920.....	201	115,000	107	55,000
Revived in 1920.....	11	9,750	5	5,000
Received by transfer in 1920.....			26	25,250
Increased in 1920.....		1,750		750
<b>Totals</b> .....	<b>11,691</b>	<b>\$12,110,500</b>	<b>6,340</b>	<b>\$6,895,250</b>
Deduct terminated, decreased or transferred in 1920....	683	726,750	428	475,000
<b>Total certificates in force December 31, 1920....</b>	<b>11,008</b>	<b>\$11,383,750</b>	<b>5,912</b>	<b>\$6,420,250</b>
Terminated by death in 1920.....	311	400,000	187	246,250
Terminated by lapse in 1920.....	372	313,500	216	193,250
Transferred in 1920.....			25	25,000
Terminated by disability and paid-up certificates .....		11,250		9,000
Decreased in 1920.....		2,000		1,500

## Received in 1920 from members in New York:

Mortuary .....	\$182,386 51
Extension tax .....	2,054 48
Expense .....	5,899 00
<b>Total</b> .....	<b>\$190,339 99</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	30	\$30,186	16	\$18,316
Reported in 1920.....	311	400,000	187	246,250
<b>Totals</b> .....	<b>341</b>	<b>\$430,186</b>	<b>203</b>	<b>\$264,566</b>
Paid in 1920.....	305	237,073	180	145,675
<b>Balance</b> .....	<b>36</b>	<b>\$193,113</b>	<b>23</b>	<b>\$118,891</b>
Saved by compromising or scaling down in 1920.....		164,232		101,839
<b>Claims unpaid December 31, 1920</b> .....	<b>36</b>	<b>\$28,881</b>	<b>23</b>	<b>\$17,052</b>

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$26,844,182 00
Disability .....	None
Losses and claims paid from organization of association:	
Death .....	25,942,411 00
Disability .....	403,922 00

## BONDS OWNED

	Book value	Par value	Market value
United States 4th Liberty 1928 4½s.....	\$50,000 00	\$50,000	\$50,000
Brooklyn N Y bridge 1922 7s.....	1,218 00	1,000	1,000
New York City cons stock 1922 3½s.....	23,929 00	25,000	24,750
corp stock 1925 3½s.....	5,632 33	6,000	5,760
cons stock 1927 3½s.....	1,622 50	2,000	1,880
corp stock 1929 3½s.....	4,518 20	5,000	4,850
cons stock 1930 3½s.....	3,474 83	4,000	3,560
corp stock 1934 3½s.....	20,487 50	25,000	20,500
1956 4s.....	49,987 50	16,000	14,580
library bldg 1955 4s.....		13,000	11,520
water supply 1955 4s.....		21,000	19,110
1966 4s.....	69,987 50	70,000	63,700
1967 4½s.....	25,500 00	28,000	25,000
1962 4½s.....	5,018 75	5,000	4,750
San Francisco Cal city & county fire 1923 5s.....	27,980 00	17,000	17,170
sewer 1922 5s.....		8,000	8,060
fire 1924 5s.....	16,875 00	10,000	10,100
sewer 1924 5s.....		5,000	5,050
Trenton N J school 1943 4½s.....	40,500 00	40,000	39,200
Chicago Burlington & Quincy gen mtg 1958 4s.....	30,123 75	30,000	24,900
Delaware & Hudson Co 1st & rfdg 1942 4s.....	27,270 00	27,000	31,060
Illinois Central rfdg 1955 4s.....	25,156 25	25,000	20,000
<b>Totals.....</b>	<b>\$439,956 21</b>	<b>\$440,000</b>	<b>\$406,680</b>

SUPREME COUNCIL  
CATHOLIC KNIGHTS OF AMERICA

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211 NORTH SEVENTH STREET, ST. LOUIS, MO.

[Commenced business 1877]

FELIX GAUDIN, President

HENRY SIEMER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense.....	\$13,624 67	
All other assessments or premiums.....	413,552 34	
Dues and per capita tax.....	33,828 08	
Medical examiners' fees.....	36 50	
Other payments by members.....	441 75	
Net amount received from members.....		\$461,483 34
Interest on:		
Mortgage loans.....	\$2,965 72	
Bonds.....	50,472 17	
Deposits.....	954 71	
		54,392 60
Sale of lodge supplies.....		615 83
Charter fees.....		5 00
Return premium bond canceled.....		175 00
Borrowed money (gross).....		36,000 00
Total Income.....		\$552,671 77
Ledger Assets December 31, 1919.....		1,099,491 50
Total.....		\$1,652,163 27

DISBURSEMENTS

Death claims.....	\$525,687 14	
Old age benefits.....	972 53	
Total benefits paid.....		\$526,559 67
Commissions and fees to deputies and organizers.....		4,298 08
Salaries of deputies and organizers.....		3,075 00
Salaries of officers and trustees.....		9,612 46
Medical examiners' fees and salaries.....		4,749 50
Traveling and other expenses of officers, trustees and committees.....		1,278 85
Insurance department fees.....		413 70
Rent.....		1,520 00
Advertising, printing and stationery.....		3,780 59
Postage, express, telegraph and telephone.....		901 75
Official publication.....		4,350 00
Legal expenses.....		710 75
Furniture and fixtures.....		369 99

Taxes, repairs and other expenses on real estate.....	43 05
Members' premiums .....	917 50
Surety bonds .....	452 50
Actuarial services .....	558 50
Miscellaneous .....	329 13
Borrowed money repaid (gross).....	7,000 00
Interest on borrowed money.....	3,573 40
Gross loss on sale or maturity of ledger assets: Bonds.....	287 66

**Total Disbursements .....** **\$574,782 06**

**Balance .....** **\$1,077,381 19**

**LEDGER ASSETS**

Book value of bonds.....	\$1,048,936 40
Deposits in trust companies and banks on interest.....	28,444 79

**Total .....** **\$1,077,381 19**

**NON-LEDGER ASSETS**

Interest due and accrued:		
Bonds .....	\$16,095 39	
Other assets .....	93 81	
<b>Total .....</b>		<b>16,189 20</b>
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		16,261 07
Furniture and fixtures.....		2,265 00

**Gross Assets .....** **\$1,112,096 46**

**DEDUCT ASSETS NOT ADMITTED**

Book value of bonds over market value.....	\$55,379 60
Furniture and fixtures.....	2,265 00

**Total .....** **57,644 60**

**Total Admitted Assets.....** **\$1,054,451 86**

**LIABILITIES**

Policy or certificate claims:		
Due and unpaid.....	\$3,697 12	
Resisted .....	1,023 25	
Reported, not yet adjusted.....	27,000 00	
Incurred in 1920 not reported until 1921....	25,000 00	

**Total unpaid claims.....** **\$56,720 37**

Salaries, rents, expenses, commissions, etc., due or accrued... 581 50

Borrowed money .....

Advance assessments .....

**Total .....** **\$132,319 82**

**EXHIBIT OF FUNDS**

	Mortuary	Organization	Surplus	Expense	Total
Balance December 31, 1919.....		\$2,348 31	\$1,090,145 15	\$8,998 04	\$1,099,491 50
<i>Income:</i>					
Assessments during first months of membership of which all or an extra per cent is used for expense .....	\$7,947 16			5,677 51	13,624 67
Other assessments.....			413,552 34		413,552 34
Dues and per capita tax.....			33,828 08		33,828 08
Other payments by members.....			478 25		478 25
Interest and dividends.....			54,392 60		54,392 60
Other income.....			36,000 00	786 83	36,786 83
<b>Totals.....</b>	<b>\$7,947 16</b>	<b>\$2,348 31</b>	<b>\$1,594,090 09</b>	<b>\$47,777 71</b>	<b>\$1,642,163 27</b>

Disbursements:					
Death claims.....			\$525,587 14		\$525,587 14
Other benefits.....			972 53		972 53
Commissions to deputies and organizers.....	\$4,298 08				\$4,298 08
Salaries, other compensation and traveling expense of officers and employees.....	8,026 32		\$10,689 49		18,715 81
Insurance department fees.....			413 70		413 70
Rent.....			1,520 00		1,520 00
Advertising, printing, supplies, postage, telegraph, telephone.....	1,070 62		3,611 72		4,682 34
Official publication.....			4,350 00		4,350 00
Legal expenses.....			710 75		710 75
Taxes and expense on real estate.....			43 05		43 05
Other disbursements.....	917 50		9,826 46		13,488 68
<b>Totals.....</b>	<b>\$14,312 52</b>	<b>\$536,386 13</b>	<b>\$24,083 43</b>	<b>\$574,782 08</b>	
Balance before transfers.....	\$7,947 16	-\$11,964 21	\$1,067,708 96	\$23,694 28	\$1,077,381 19
Increase by transfers.....	1,123 90	18,307 00			19,430 90
<b>Balance.....</b>	<b>\$9,071 06</b>	<b>\$6,842 79</b>	<b>\$1,067,708 96</b>	<b>\$23,694 28</b>	<b>\$1,096,812 09</b>
Decrease by transfers.....			1,123 90	18,307 00	19,430 90
<b>Balance December 31, 1920.....</b>	<b>\$9,071 06</b>	<b>\$6,842 79</b>	<b>\$1,066,590 06</b>	<b>\$5,387 28</b>	<b>\$1,077,381 19</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	18,443	\$19,189,335	896	\$1,019,830
Written in 1920.....	1,349	1,043,000	72	57,500
Revived in 1920.....	25	18,750		
Increased in 1920.....		62,500		
<b>Totals.....</b>	<b>19,817</b>	<b>\$20,313,585</b>	<b>968</b>	<b>\$1,077,330</b>
Deduct terminated, decreased or transferred in 1920.....	877	999,159	45	56,850
<b>Total certificates in force December 31, 1920.....</b>	<b>18,940</b>	<b>\$19,314,426</b>	<b>923</b>	<b>\$1,020,480</b>
Terminated by death in 1920.....	418	590,299	37	48,150
Terminated by lapse in 1920.....	396	325,325	8	7,000
Terminated by withdrawal in 1920.....	63	54,000		
Decreased in 1920.....		29,535		1,700
Received in 1920 from members in New York:				
Mortuary.....				\$26,120 75
Expense.....				1,709 15
<b>Total.....</b>				<b>\$27,829 90</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919.....	49	\$59,022	5	\$7,903
Reported in 1920.....	400	566,299	37	48,150
<b>Totals.....</b>	<b>449</b>	<b>\$624,321</b>	<b>42</b>	<b>\$56,053</b>
Paid in 1920.....	418	525,587	39	49,711
<b>Balance.....</b>	<b>31</b>	<b>\$98,734</b>	<b>3</b>	<b>\$6,342</b>
Saved by compromising or scaling down in 1920.....		67,014		3,842
Claims unpaid December 31, 1920.....	31	31,720	3	2,500



EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Reported in 1920 .....	7	\$973	.....	.....
Paid in 1920.....	7	973	.....	.....

GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$22,273,300 00
Disability .....	None
Losses and claims paid from organization of association:	
Death .....	22,586,196 00
Old age benefit.....	973 00

BONDS OWNED

	Book value	Par value	Market value
Abeline Tex reservoir & cons 1958 5s.....	\$19,200 00	\$20,000	\$18,800
Adair Okla funding 1923 5½s.....	5,283 91	4,945	4,974
Acadia Parish La Crowley drain D 1940-41 5s.....	5,000 00	5,000	4,850
Alexandria La imp 1949 5s.....	5,193 00	5,000	4,800
Alton Ill school 1921-22 4s.....	6,360 25	6,000	5,980
Anderson Co Tex court house 1953 5s.....	3,000 00	3,000	7,540
Ashville N C school 1927 5s.....	6,460 27	6,000	5,320
waterworks 1923 4s.....	9,400 00	10,000	9,800
Atlantic City N J water 1941 4½s.....	10,783 75	10,000	9,500
Attala Co Miss road 1934-35-36 5½s.....	10,022 70	9,500	9,500
Bellingham Wash rdg 1926 5s.....	5,437 50	5,000	4,950
Bangor Mich waterworks 1922-27 4½s.....	11,426 60	11,000	10,560
Beltrami Minn drainage 1922-32 6s.....	43,112 50	40,000	41,620
Brunswick City Ga 1921 5s.....	5,472 97	5,000	5,000
Beaumont Tex school 1942 4s.....	5,723 33	6,000	5,040
Brinkleyville N C road 1925-29 6s.....	5,551 00	5,000	5,200
Box Rider Co Utah school 1932 4½s.....	5,000 00	5,000	4,800
road 1932 4½s.....	9,539 00	10,000	9,000
Brownsville Tex waterworks 1960 5s.....	5,079 50	5,000	4,800
Bullitt Co Ky turnpike 1931 5s.....	5,287 50	5,000	4,850
Brigham City Utah elec light 1940 6s.....	5,970 00	6,000	6,420
Carter Co Okla courthouse 1924 5s.....	10,250 00	10,000	10,100
Covington Ky waterworks 1930 4s.....	20,642 95	20,000	18,600
Cape Girardeau Mo normal school 1924 4½s.....	5,286 25	5,000	4,850
Charles City Iowa 1923 5s.....	10,200 00	10,000	10,000
Chattanooga Tenn rdg 1929 4½s.....	5,821 00	5,000	4,700
Chicot Co Ark rdg 1929 5s.....	10,311 00	10,000	9,700
Cleburn Tex imp 1962 5s.....	5,243 75	5,000	4,900
Colgate Okla funding 1937 6s.....	10,675 00	10,000	10,500
Coffeyville Kans rdg 1937-41 5s.....	5,225 70	5,000	4,850
Columbia Mo school 1930 4½s.....	5,075 00	5,000	4,800
special road 1925-27 5s.....	10,205 00	10,000	10,000
Cordele Ga water & sewer 1937 5s.....	5,303 00	5,000	5,000
Corpus Christi Tex street 1962 5s.....	20,150 00	20,000	18,200
Cook Co Ill school 1923 5s.....	7,070 00	7,000	7,070
Crowley La school & waterwks 1923-31 5s.....	10,327 73	10,000	9,300
Dennison Iowa funding 1924 4s.....	3,892 00	4,000	3,320
Duncan Ind Ty water 1933 5s.....	5,230 29	5,000	5,000
East Lake Ala school 1928 5s.....	10,318 00	10,000	9,300
Enid Okla waterworks 1934 5s.....	5,000 00	5,000	5,000
Enslay Ala sewer 1929 5s.....	5,187 50	5,000	5,000
Fall River Co S Dak funding 1932 5s.....	9,975 00	10,000	9,800
Fanning Co Tex road 1946 5s.....	20,200 00	20,000	19,200
Ft Smith Ark waterworks 1924-25 5s.....	15,000 00	15,000	14,850
Gibson Co Ind road 1921 4½s.....	1,041 52	1,000	1,000
Greenwood Co S C 1937 5½s.....	5,263 50	5,000	5,000
Grafton Co W Va court house 1934-45 5s.....	28,001 00	28,000	28,000
Grimes Co Tex road dist 1953 5s.....	5,025 00	5,000	4,800
Helena Ark rdg 1924 5s.....	5,277 08	5,000	5,000
Henderson Co N C court house 1933 6s.....	12,688 67	10,000	10,300
High Point N C 1932 5s.....	11,129 20	10,000	9,200
Hope Mills N C school 1924 6s.....	5,528 29	5,000	4,950
Houston Tex sewer 1928 4½s.....	5,000 00	5,000	4,700
rdg 1923 5s.....	11,041 66	10,000	10,000
water main 1938 4½s.....	10,009 00	10,000	9,400
sanitary sewer 1928 4½s.....	8,255 90	9,000	8,910
high school bldg 1928 4½s.....	986 10	1,000	300

Hyattsville Md sewer 1934 5s.....	11,086 25	10,000	10,000
Jackson Tenn rdg 1929 5s.....	10,535 60	10,000	9,800
Jacksonville Ala rdg 1923 7s.....	6,972 50	6,000	6,180
Jefferson Co Tex court house & rdg 1949 4½s.....	5,115 50	5,000	4,450
Kinston N C waterworks 1934 5s.....	22,311 33	20,000	19,600
Knoxville Tenn waterworks 1949 4½s.....	10,375 00	10,000	9,200
rdg 1940 5s.....	10,400 00	10,000	10,000
Koochiching Co Minn ditch 1932 5½s.....	10,548 00	10,000	10,300
Lake Charles La sewerage 1940-45 5s.....	8,000 00	8,000	7,780
city hall 1938-46 5s.....	5,116 65	5,000	4,850
Louisiana Port Commission 1959 5s.....	21,482 50	20,000	20,000
Lee Co S C court house 1937 5s.....	10,925 00	10,000	9,800
Litchfield Ill imp 1922-23 5s.....	1,200 00	1,200	1,200
Los Angeles Cal waterworks 1927 4½s.....	5,188 00	5,000	4,850
Lake Co Fla road 1939 6s.....	10,837 00	10,000	10,600
McAlester Okla water 1936 5s.....	5,150 00	5,000	4,850
Medford Oregon gen fund 1921 5s.....	5,094 50	5,000	5,000
Medford Co Ore bridge 1932 5s.....	10,150 00	10,000	10,000
Memphis Tenn waterworks 1933 4s.....	10,325 56	10,000	9,200
Meridian Miss rdg 1930 4½s.....	5,075 00	5,000	4,750
waterworks 1936 4½s.....	5,000 00	5,000	4,850
Minden La waterworks 1934 5s.....	5,288 39	5,000	4,950
Mobile Ala rdg 1937 4½s.....	4,981 25	5,000	4,700
Navajo Co Arizona road 1935-45 5s.....	18,900 00	20,000	20,000
New Orleans public improvement 1950 4s.....	9,800 00	10,000	8,500
New York City corp stock 1955 4s.....	10,088 32	10,000	9,100
North Judson Ind rdg 1922 6s.....	5,988 50	5,000	5,050
Orange Co Tex special road 1952 5s.....	20,000 00	20,000	19,200
Orange City Tex school 1955 5s.....	5,000 00	5,000	4,800
Pensacola Fla imp 1936 4½s.....	10,000 00	10,000	9,200
Portsmouth Va sewer 1928 4½s.....	5,000 00	5,000	4,700
Port Arthur Tex waterworks 1952 5s.....	9,900 03	10,000	9,600
Pueblo Colo rdg 1927 4½s.....	5,137 50	5,000	4,850
Pulaski Co Ark rdg 1926 4½s.....	10,824 00	11,000	10,780
Redland Cal waterworks 1944 5s.....	19,900 00	20,000	20,000
Riverside Cal imp 1923 5s.....	1,000 00	1,000	1,010
Salisbury N C rdg 1951 5s.....	5,222 00	5,000	4,650
St Clair Co Ala imp 1937 5s.....	5,393 50	5,000	4,750
Sapulpa Okla bd of education 1929 5s.....	10,850 03	10,000	9,700
St Joseph Mo school 1924 4s.....	6,286 00	6,000	5,880
St Martinsville La waterworks 1922-28 5s.....	2,926 99	2,750	2,742
electric light 1922 5s.....	1,864 59	1,750	1,750
Sedalia Mo dist road 1924-28 5s.....	10,189 20	10,000	10,100
Senatobia Miss rdg 1924 5½s.....	11,423 23	10,000	10,000
Sunflower Co Miss road & bridge 1929 4½s.....	5,132 00	5,000	4,750
Sioux Falls S D waterworks 1923 5s.....	5,389 08	5,000	4,950
South Omaha Neb street 1932 5½s.....	10,285 30	10,000	10,100
Sussex Co Va rdg 1934 4½s.....	5,112 00	5,000	4,800
Tacoma Wash water fund 1930 5s.....	25,000 00	25,000	25,000
Tarrant Co Tex road & bridge 1952 5s.....	20,050 00	20,000	20,000
Tampa Fla rdg 1929 5s.....	5,940 00	5,500	5,330
United States 3rd Loan 1928 4½s.....	10,000 00	10,000	8,800
4th Loan 1938 4½s.....	10,000 00	10,000	8,500
Vicksburg Miss sewer 1928 4½s.....	5,132 00	5,000	4,850
Waco Texas waterworks 1934 5s.....	5,051 94	5,000	4,900
Washoe Co Nev school 1929 5s.....	5,175 00	5,000	4,950
Williamson Co Tex road 1950 4½s.....	9,488 50	10,000	9,100
1950 4½s.....	4,781 25	5,000	4,550
Wagoner Co Okla funding 1924 5s.....	5,319 00	5,000	4,950
Yuma Co Arizona road 1944-45 5s.....	10,075 00	10,000	10,000
<b>Totals.....</b>	<b>\$1,048,926 40</b>	<b>\$1,015,844</b>	<b>\$986,557</b>

## CATHOLIC WOMEN'S BENEVOLENT LEGION

165 WEST 31ST STREET, New York

[Commenced business 1895]

ELLEN L. LOUGHLIN, President

SARA E. SKELLY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

### INCOME

Membership fees .....	\$377 00	
All other assessments or premiums.....	201,657 62	
Dues and per capita tax.....	12,550 08	
Other payments by members.....	43 00	
Net amount received from members.....		\$214,627 70
Interest on:		
Mortgage loans .....	\$17,172 24	
Bonds .....	11,586 88	
Deposits .....	1,602 64	
		30,361 76
Sale of lodge supplies.....		403 31
Official publication .....		2,138 09
Miscellaneous, including \$260 sale of safe.....		317 57
<b>Total Income .....</b>		<b>\$247,849 43</b>
<b>Ledger Assets December 31, 1919 .....</b>		<b>690,494 23</b>
<b>Total .....</b>		<b>\$938,272 66</b>

### DISBURSEMENTS

Death claims .....	\$199,608 25	
Permanent disability claims.....	9,750 00	
Total benefits paid.....		\$209,358 25
Commissions and fees to deputies and organizers.....		372 60
Salaries of officers and trustees.....		5,362 50
Salaries of office employees.....		2,932 00
Traveling and other expenses of officers, trustees and committees .....		1,010 37
Insurance department fees.....		65 00
Rent .....		2,100 00
Advertising, printing and stationery.....		714 10
Postage, express, telegraph and telephone.....		780 13
Official publication .....		2,017 19
Expense of supreme lodge meeting.....		4,591 52
Legal expenses .....		371 35
Furniture and fixtures.....		213 00
Actuary .....		821 88
Miscellaneous .....		155 69
<b>Total Disbursements .....</b>		<b>\$230,865 58</b>
<b>Balance .....</b>		<b>\$697,407 08</b>

## LEDGER ASSETS

Mortgage loans .....	\$328,200 00
Book value of bonds.....	272,982 53
Deposits in trust companies and banks not on interest.....	560 44
Deposits in trust companies and banks on interest.....	35,664 11
<b>Total .....</b>	<b>\$637,407 08</b>

## NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages .....	\$4,488 31
Bonds .....	6,126 78
<b>Total .....</b>	<b>10,615 09</b>
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	36,112 55
Official publication, \$392.51; one cent tax, \$555.83; per capita tax, \$1,639.79; supplies, \$164.98; certificates, \$19.50.....	2,762 61
<b>Gross Assets .....</b>	<b>\$686,897 33</b>

## DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default .....	\$1,300 00
Book value of bonds over market value.....	13,868 53
Official publication, \$392.51; one cent tax, \$555.83; per capita tax, \$1,639.79; supplies, \$164.98; certificates, \$19.50.....	2,762 61
<b>Total .....</b>	<b>17,931 14</b>
<b>Total Admitted Assets.....</b>	<b>\$668,966 19</b>

## LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$39,475 00
Resisted .....	500 00
<b>Total unpaid claims.....</b>	<b>\$39,975 00</b>
Salaries, rents, expenses, commissions, etc., due or accrued....	120 00
Legal expenses, \$125; printing, \$517.25; deputy's expense, \$42.16; dues to N. F. C., \$72.50; office furniture, \$165.15; traveling expenses, meetings, \$375.02; supreme council meeting, \$3,986; official publication, \$74.14; premiums for members, \$43; extra work, \$60.....	5,460 22
<b>Total .....</b>	<b>\$45,555 22</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance December 31, 1919 .....	\$84,531 01	\$559,330 12	\$8,563 10	\$652,424 23
<i>Income:</i>				
Membership fees .....			377 00	377 00
Other assessments.....	181,478 22	30,179 40		211,657 62
Dues and per capita tax .....			12,580 08	12,580 08
Other payments by members .....			43 00	43 00
Interest and dividends.....	539 78	29,472 11	49 92	30,061 78
Other income .....	25 00		2,383 97	2,408 97
<b>Totals .....</b>	<b>\$236,873 96</b>	<b>\$608,981 63</b>	<b>\$22,417 07</b>	<b>\$868,272 66</b>
<i>Disbursements:</i>				
Death claims .....	\$199,608 25			\$199,608 25
Disability claims .....	9,750 00			9,750 00
Commissions to deputies and organizers .....			\$372 60	372 60
Salaries, other compensation and traveling expense of officers and employees .....			9,304 87	9,304 87

	Mortuary	Reserve	Expense	Total
Insurance department fees.....			65 00	65 00
Rent.....			2,100 00	2,100 00
Advertising, printing, supplies, postage, telegraph, telephone.....			1,494 23	1,494 23
Official publication.....			2,017 19	2,017 19
Supreme lodge meeting.....			4,591 52	4,591 52
Legal expenses.....			371 35	371 35
Other disbursements.....			1,190 57	1,190 57
<b>Totals.....</b>	<b>\$309,358 25</b>		<b>\$21,507 33</b>	<b>\$320,865 58</b>
Balance December 31, 1919.....	<b>\$27,515 71</b>	<b>\$608,981 63</b>	<b>\$909 74</b>	<b>\$637,407 08</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	14,442	\$9,452,375	8,248	\$5,179,250
Written in 1920.....	117	52,750	100	32,000
<b>Totals.....</b>	<b>14,559</b>	<b>\$9,505,125</b>	<b>8,348</b>	<b>\$5,211,250</b>
Deduct terminated, decreased or transferred in 1920....	2,033	1,414,750	1,107	718,125
<b>Total certificates in force December 31, 1920....</b>	<b>12,526</b>	<b>\$8,090,375</b>	<b>7,241</b>	<b>\$4,493,125</b>
Terminated by death in 1920.....	284	201,250	162	107,750
Terminated by lapse in 1920.....	1,749	1,213,500	945	610,375
Received in 1920 from members in New York:				
Mortuary.....				\$99,673 37
Reserve.....				11,089 74
Expense.....				8,967 58
<b>Total.....</b>				<b>\$119,730 69</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919.....	48	\$29,500	33	\$20,000
Reported in 1920.....	284	201,250	162	107,750
<b>Totals.....</b>	<b>332</b>	<b>\$230,750</b>	<b>195</b>	<b>\$127,750</b>
Paid in 1920.....	291	199,608	171	109,973
Balance.....	41	\$31,142	24	\$17,777
Saved by compromising or scaling down in 1920.....		1,167		1,052
Claims unpaid December 31, 1920.....	41	29,975	24	16,725

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Reported in 1920.....	51	\$19,750	29	\$10,375
Paid in 1920.....	25	9,750	15	5,875
Claims unpaid December 31, 1920.....	26	10,000	14	4,500

GENERAL INTERROGATORIES

Assessments collected from organization of association:

Mortuary .....	\$3,028,174 00
Reserve .....	375,517 00
Losses and claims paid from organization of association:	
Death .....	3,012,415 00
Disability .....	19,375 00

MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
New York .....	\$328,200 00

BONDS OWNED

	Book value	Par value	Market value
United States Liberty 2d 1942 4½s.....	\$18,820 00	\$20,000	\$17,000
3d 1928 4½s.....	10,000 00	10,000	10,000
4th 1928 4½s.....	5,000 00	5,000	5,000
4th 1938 4½s.....	5,000 00	5,000	5,000
Victory 5th 1925 4½s.....	10,000 00	10,000	10,000
City of New York corp stock 1954 3½s.....	25,000 00	25,000	20,500
Town of Montclair N J 1921 4½s.....	2,990 28	3,000	3,000
City of Paterson N J 1932 4s.....	3,715 00	4,000	3,880
City of Wallingford Conn 1923 4s.....	3,875 00	4,000	3,920
Philadelphia Co note 1922 6s.....	9,850 00	10,000	9,500
Cons Gas El Lt & Power Co of Balt 1923 7s.....	15,000 00	15,000	14,850
Great Western Power Co 1946 5s.....	8,875 00	10,000	8,100
Illinois Steel Co 1940 4½s.....	4,231 25	5,000	4,300
1940 4½s.....	4,225 00	5,000	4,300
Hydraulic Power Co of Niagara Falls 1951 5s.....	4,650 00	5,000	4,210
Portland Terminal 1941 5s.....	4,825 00	5,000	4,270
New York Northern R R 1927 5s.....	6,025 00	5,000	4,850
Chicago & Eastern Illinois R R 1955 4s.....	3,862 50	5,000	2,900
St Louis & South Western Ry 1923 4s.....	4,018 75	5,000	3,500
Chicago Rock Island & Pacific 1934 4s.....	3,748 75	10,000	7,000
St Louis San Francisco P L mtg 1950 4s.....	3,800 00	3,000	1,840
adj mtg 1955 6s.....		2,000	1,380
Chi Milw & St Paul R R 1925 4s.....	8,850 00	10,000	8,800
Northern Pacific & Great Northern 1921 4s.....	4,798 75	5,000	4,850
Rochester Ry & Light Co 1921 7s.....	9,950 00	10,000	10,000
New York Central Equipment 1923 7s.....	4,975 00	5,000	5,050
1930 7s.....	9,950 00	10,000	10,000
Chicago Union Station 1943 6½s.....	9,850 00	10,000	10,500
New York Telephone Co 1939 4½s.....	4,906 25	5,000	4,200
American Tel & Tel 1924 6s.....	9,925 00	10,000	9,700
Duquesne Light Co 1949 6s.....	5,000 00	5,000	4,750
Dallas Power & Light Co 1949 6s.....	5,000 00	5,000	4,850
American Tel & Tel 1923 6s.....	9,925 00	10,000	9,800
Greelock Co 1925 7s.....	4,950 00	5,000	4,750
Montana Power Co 1942 5s.....	4,250 00	5,000	4,400
Edison El & Ill Co 1922 6s.....	5,000 00	5,000	4,950
Utica Gas & Elec Co 1925 7½s.....	4,875 00	5,000	4,900
Penna Utilities Co 1946 5s.....	3,450 00	5,000	3,700
Hartford Electric Lt Co 1930 7s.....	4,784 00	5,000	5,000
War Savings Stamps 1925.....	8,420 00	1,000	894
Totals.....	\$272,982 58	\$287,000	\$259,114

## THE COLUMBIAN CIRCLE

69 WEST WASHINGTON STREET, CHICAGO, ILL.

[Commenced business 1895]

W. C. J. MATTHIENSEN, President

N. J. HEIN, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

### INCOME

Membership fees .....	\$860 55	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	51,125 13	
All other assessments or premiums.....	514,822 30	
Dues and per capita tax.....	27,302 99	
Medical examiners' fees.....	2,601 70	
Other payments by members.....	235 75	
Total .....	\$596,948 51	
Deduct payments returned to applicants and members .....	299 64	
Net amount received from members.....		\$596,648 87
Interest on:		
Mortgage loans .....	\$615 97	
Bonds .....	20,147 24	
Deposits .....	1,867 45	
		22,630 66
Rents .....		3,739 17
Sale of lodge supplies.....		799 75
Sons and Daughters of Justice, October 22, 1920.....		76,345 89
Exchange .....		27 81
Surety bonds .....		895 69
Checks canceled and claims revived .....		2,426 13
Gross profit on sale or maturity of ledger assets: Real estate.		10,000 00
Gross increase, by adjustment, in book value of ledger assets:		
Bonds .....		2,742 55
Total Income .....		\$716,256 52
Ledger Assets December 31, 1919 .....		578,988 30
Total .....		\$1,295,244 82

### DISBURSEMENTS

Death claims .....	\$554,664 32	
Permanent disability claims .....	32,000 00	
Partial disability claims .....	1,441 19	
Total benefits paid .....		\$588,105 51
Commissions and fees to deputies and organizers.....		28,603 38
Salaries of deputies and organizers.....		6,690 50
Salaries of managers or agents.....		3,504 67

Salaries and other compensation of officers and trustees.....	17,854 11
Salaries and other compensation of committees.....	768 50
Salaries and other compensation of office employees.....	21,628 44
Medical examiners' fees and salaries.....	4,360 00
Traveling and other expenses of officers, trustees and committees .....	2,926 59
Insurance department fees .....	966 93
Rent .....	3,858 25
Advertising, printing and stationery.....	11,192 42
Postage, express, telegraph and telephone.....	2,294 39
Lodge supplies .....	2,411 11
Official publication .....	5,637 11
Expense of supreme lodge meeting.....	306 86
Legal expenses .....	2,861 60
Furniture and fixtures .....	993 70
Taxes, repairs and other expenses on real estate.....	2,832 39
Real estate and sale expense .....	2,262 53
Actuarial expense .....	1,050 75
Surety bonds .....	1,032 73
Miscellaneous .....	1,060 60
Gross loss on sale or maturity of ledger assets: Bonds.....	44 00
Gross decrease, by adjustment, in book value of ledger assets: Bonds .....	3,722 10
<b>Total Disbursements</b> .....	<b>\$716,969 17</b>
<b>Balance</b> .....	<b>\$578,275 65</b>

## LEDGER ASSETS

Book value of real estate.....	\$15,269 82
Mortgage loans .....	28,171 22
Book value of bonds .....	453,800 00
Cash in association's office .....	1,294 71
Deposits in trust companies and banks on interest.....	77,391 25
Bills receivable .....	1,702 00
Contingent fund .....	646 65
<b>Total</b> .....	<b>\$578,275 65</b>

## NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages .....	\$1,622 00
Bonds .....	10,495 23
<b>Total</b> .....	12,117 23
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	41,422 25
<b>Gross Assets</b> .....	<b>\$631,815 13</b>

## DEDUCT ASSETS NOT ADMITTED

Bills receivable .....	\$1,702 00
Overdue and accrued interest on bonds in default .....	805 00
Book value of bonds over market value.....	1,631 00
<b>Total</b> .....	<b>4,138 00</b>
<b>Total Admitted Assets</b> .....	<b>\$627,677 13</b>



## LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$49,446 77
Resisted .....	3,000 00
Reported, not yet adjusted.....	57,500 00
Incurred in 1920, not reported until 1921.....	18,000 00
Juvenile benefits due and unpaid.....	125 00
<hr/>	
Total unpaid claims .....	\$128,071 77
Advance assessments .....	20,476 75
Present value of 9 paid-up disability certificates.....	1,552 90
Present value of 20-payment life certificates outstanding.....	1,990 92
<hr/>	
<b>Total .....</b>	<b>\$152,092 34</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Juvenile depart- ment mortuary	Juvenile depart- ment expense	Expense	Total
Balance December 31, 1919.....	\$53,691 30	\$509,198 31			\$16,108 69	\$578,988 30
<i>Income:</i>						
Membership fees.....					860 55	860 55
Assessments during first twelve months of membership of which all or an extra per cent is used for expense.....	4,012 19			\$126 82	46,456 57	50,825 49
Other assessments.....	463,903 61		\$49 01	51,469 77	514,822 39	514,822 39
Dues and per capita tax.....				27,302 99	27,302 99	27,302 99
Other payments by members.....				2,537 45	2,537 45	2,537 45
Interest and dividends.....	1,446 86	20,768 21		420 59	22,635 66	22,635 66
Other income.....	61,968 08	16,481 72	100 30	69 32	18,356 97	96,976 99
<b>Totals.....</b>	<b>\$584,412 55</b>	<b>\$546,443 24</b>	<b>\$149 31</b>	<b>\$396 14</b>	<b>\$163,843 58</b>	<b>\$1,296,244 82</b>
<i>Disbursements:</i>						
Death claims.....	\$554,664 32					\$554,664 32
Disability claims.....	33,000 00					33,000 00
Other benefits.....	1,441 19					1,441 19
Commissions to deputies and organizers.....				\$35 82	\$28,567 86	28,603 28
Salaries, other compensation and traveling expense of officers and employees.....				176 00	57,556 81	57,732 81
Insurance department fees.....					966 93	966 93
Rent.....					3,858 25	3,858 25
Advertising, printing, supplies, postage, telegraph, telephone.....				442 10	15,455 82	15,897 92
Official publication.....					5,637 11	5,637 11
Supreme lodge meeting.....					306 86	306 86
Legal expenses.....	113 93				2,747 67	2,861 60
Taxes and expense on real estate.....		\$2,832 39				2,832 39
Other disbursements.....		6,188 96			3,977 45	10,166 41
<b>Totals.....</b>	<b>\$588,219 44</b>	<b>\$9,021 25</b>		<b>\$653 62</b>	<b>\$119,074 76</b>	<b>\$716,969 17</b>
Balance before transfers.....	-\$3 806 89	\$537 421 89	\$149 31	-\$257 48	\$44 768 82	\$578,275 65
Increase by transfers.....	30 000 00		200 00	300 00		30 500 00
<b>Balance.....</b>	<b>\$26,193 11</b>	<b>\$537 421 89</b>	<b>\$349 31</b>	<b>\$42 52</b>	<b>\$44 768 82</b>	<b>\$608 775 65</b>
Decrease by transfers.....		-30 000 00			-500 00	-30 500 00
<b>Balance December 31, 1920 .....</b>	<b>\$26,193 11</b>	<b>\$507 421 89</b>	<b>\$349 31</b>	<b>\$42 52</b>	<b>\$44,268 82</b>	<b>\$578,275 65</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	22,755	\$24,557,000	293	\$320,250
Written in 1920.....	1,866	1,532,750	12	9,500
Received in 1920.....	4,843	5,307,250		
<b>Totals .....</b>	<b>29,464</b>	<b>\$31,397,000</b>	<b>305</b>	<b>\$329,750</b>

Deduct terminated, decreased or transferred in 1920....	1,864	1,658,750	37	33,750
<b>Total certificates in force</b>				
December 31, 1920...	27,600	\$29,738,250	268	\$296,000
Terminated by death in 1920.	469	585,662	2	2,000
Terminated by lapse in 1920.	1,360	1,008,500	35	31,750
Terminated by total disability in 1920 .....	35	64,000	.....	.....
Decreased in 1920.....	.....	588	.....	.....

<b>Received in 1920 from members in New York:</b>			
Mortuary .....			\$4,879 14
Expense .....			436 93
<b>Total .....</b>			<b>\$5,316 07</b>

**EXHIBIT OF DEATH CLAIMS**

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	77	\$100,565	3	\$5,500
Incurred in 1920.....	469	585,662	2	2,000
<b>Totals .....</b>	<b>546</b>	<b>\$686,227</b>	<b>5</b>	<b>\$7,500</b>
Paid in 1920.....	447	554,664	5	7,500
<b>Balance .....</b>	<b>99</b>	<b>\$131,563</b>	.....	.....
Saved by compromising or scaling down in 1920.....	.....	17,866	.....	.....
Rejected in 1920.....	6	3,750	.....	.....
Claims unpaid December 31, 1920 .....	93	109,947	.....	.....

**EXHIBIT OF PERMANENT DISABILITY CLAIMS**

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920 .....	39	\$71,000	.....	.....
Paid in 1920 .....	35	\$32,000	.....	.....
<b>Balance .....</b>	<b>4</b>	<b>\$39,000</b>	.....	.....
Saved by compromising or scaling down in 1920.....	.....	32,000	.....	.....
Rejected in 1920.....	4	7,000	.....	.....

**EXHIBIT OF PARTIAL DISABILITY CLAIMS**

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	8	\$1,411	.....	.....
Increase in such estimated liability in 1920.....	.....	35	.....	.....
Incurred in 1920.....	5	1,548	.....	.....
<b>Totals .....</b>	<b>13</b>	<b>\$2,994</b>	.....	.....
Paid in 1920.....	4	1,441	.....	.....
Claims unpaid December 31, 1920, estimated liability...	9	\$1,553	.....	.....

## GENERAL INTERROGATORIES

Assessments collected from organization of association: Mortuary .....	\$10,354,393 00
Losses and claims paid from organization of association:	
Death .....	9,669,079 00
Disability .....	330,489 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Alabama .....	\$2,500 00
Michigan .....	6,771 00
Kansas .....	18,900 00
<b>Total</b> .....	<b>\$28,171 00</b>

## INFANTILE BRANCH

## INCOME

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense.....	\$326 82	
All other assessments or premiums.....	49 01	
Net amount received from members.....		\$375 83
From Sons and Daughters of Justice merger, 1920.....		169 62
Transferred from general expense fund.....		500 00
<b>Total Income</b> .....		<b>\$1,045 45</b>

## DISBURSEMENTS

Commissions to organizers .....	\$35 52
Salaries of deputies and organizers.....	176 00
Advertising, printing and stationery.....	442 10
<b>Total Disbursements</b> .....	<b>\$653 62</b>
<b>Balance</b> .....	<b>\$391 83</b>

## LEDGER ASSETS

Deposits in trust companies and banks on interest.....	\$391 83
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## LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$125 00
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## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Written in 1920 .....	563	\$56,300	.....	.....
Received by transfer in 1920.....	180	18,000	.....	.....
<b>Totals</b> .....	<b>743</b>	<b>\$74,300</b>	.....	.....
Deduct terminated, decreased or transferred in 1920.....	1	125	.....	.....
<b>Total certificates in force December 31, 1920...</b>	<b>742</b>	<b>\$74,175</b>	.....	.....
Terminated by death in 1920.....	1	125	.....	.....

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920 .....	1	\$125	.....	.....
Claims unpaid December 31, 1920 .....	1	125	.....	.....

BONDS OWNED

	Book value	Par value	Market value
United States 1st Lib conv 1923 4½s.....	350	350	344
2d Lib conv 1923 4½s.....	243	250	230
1927-28 4½s.....	5,800	5,800	4,780
3d Lib 1923 4½s.....	4,000	4,000	3,520
1923 4½s.....	3,445	3,450	3,028
4th Lib 1923-23 4½s.....	448	450	323
5th Victory 1923-23 4½s.....	10,000	10,000	9,400
Alpha Minn water 1925 5s.....	3,000	3,000	3,000
Anadarko Okla elec light & water 1923 5½s.....	7,000	7,000	7,000
Banner Special drainage dist Ill 1923 6s.....	3,000	3,000	3,000
Big Falls Minn rfdg 1924 6s.....	6,120	6,000	6,120
Bokchito Okla water 1926 6s.....	525	500	525
Braggs Okla water 1926 6s.....	5,250	5,000	5,250
Burlington N C water 1936 6s.....	4,900	5,000	5,250
Butte Falls Ore water 1922 6s.....	12,000	12,000	12,000
Callaway Neb water 1926 6s.....	5,050	5,000	5,050
Cameron Co Texas drainage dist 1926 5s.....	4,950	5,000	4,950
1926 5s.....	495	500	495
1930 5s.....	5,940	6,000	5,940
Canal Bayou drainage dist Madison Parish La 1926 6s..	1,485	1,500	1,485
Carmon Okla water 1924 6s.....	8,220	8,000	8,220
Central Point Ore water 1929 6s.....	5,555	5,500	5,555
Chester Mont water 1923 6s.....	6,940	6,000	6,940
Choctaw Co Okla Sawyer school 1923 5s.....	495	500	495
dist 1923 5s.....	490	500	490
Clear Lake S D water 1925 4s.....	8,320	9,000	8,320
Clinton N C street 1929 6s.....	7,210	7,000	7,210
Coal Creek Ill drainage & levee dist 1927 6s.....	6,120	6,000	6,120
1929 6s.....	6,120	6,000	6,120
Colton S D water 1929 6s.....	3,090	3,000	3,090
Coulee de Jon Dr Dist Vermillion Parish La 1927 5s....	990	1,000	990
Coweta Okla water 1924 6s.....	1,050	1,000	1,050
Crittenden Co Ark road dist 1923 6s.....	10,400	10,000	10,400
Crow Wing Co Minn school 1921 5½s.....	5,050	5,000	5,050
Culbertson Mont water 1921 6s.....	12,000	12,000	12,000
Cutler Dr Dist Wis 1921 6s.....	4,000	4,000	4,000
1926 6s.....	5,050	5,000	5,050
Dancy Drainage Dist Wis 1917 6s.....	2,000	2,000	2,000
1919 6s.....	3,000	3,000	3,000
Dundee Neb fire dept 1923 6s.....	7,000	7,000	7,000
Erick Okla water 1924 6s.....	4,725	4,500	4,725
Frederick Okla water & sewer 1927 6s.....	7,580	7,000	7,580
Georgetown Ill sewer 1925 5s.....	1,000	1,000	1,000
1927 5s.....	1,000	1,000	1,000
1928 5s.....	1,500	1,500	1,500
1928 5s.....	1,500	1,500	1,500
Glencoe Ill street 1921 5s.....	1,900	1,900	1,900
Grand Jet Colo water 1926 5s.....	2,940	3,000	2,940
Granite Okla water & light 1929 6s.....	12,125	12,500	12,125
Hardy Nebr water 1920 5s.....	1,500	1,500	1,500
Harrington Texas water & light 1921 5s.....	9,600	10,000	9,600
street 1921 5s.....	5,220	5,500	5,220
Harris Co Texas drainage 1926 5s.....	4,250	5,000	4,250
Harrisburg Texas ind school 1927-29 5s.....	4,900	5,000	4,900
Hennepin Dr Dist Ill 1921-23 6s.....	1,520	1,500	1,520
1924-26 6s.....	1,575	1,500	1,575
Hidalgo Co Texas drain 1945 6s.....	3,240	4,000	3,240
Homewood Ill water 1921 5s.....	900	900	900
Howe Creek drainage Wis 1921 6s.....	2,500	2,500	2,500
Independence Co Ark road 1927 6s.....	4,900	5,000	4,900
International Falls Minn impr 1926 5s.....	8,220	8,000	8,220
Jamesburg Special Drainage Ill 1921 6s.....	4,000	4,000	4,000
Kert Creek Drainage Wis 1925 6s.....	1,010	1,000	1,010
Le Flore Co Okla school 1923 6s.....	6,480	6,000	6,480
Lincoln Co Okla drainage 1921 6s.....	1,000	1,000	1,000
1922 6s.....	4,040	4,000	4,040
1923 6s.....	4,040	4,000	4,040
1924 6s.....	7,140	7,000	7,140



**THE SUPREME COURT OF THE  
INDEPENDENT ORDER OF FORESTERS**

BAY AND RICHMOND STREETS, TORONTO, CANADA

[Commenced business 1881]

W. H. HUNTER, President

R. MATHISON, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

**INCOME**

Assessments or premiums.....	\$3,439,689 29	
Deduct payments returned to applicants and members .....	11,091 10	
	<hr/>	
Net amount received from members.....		\$3,428,598 19
Interest on:		
Mortgage loans .....	\$211,509 49	
Collateral loans .....	210,890 01	
Bonds and stocks .....	598,675 15	
Deposits .....	5,403 51	
Other sources .....	8,594 77	
Policy loans .....	915,616 00	
	<hr/>	
		1,950,748 93
Rents .....		105,830 20
Sale of lodge supplies.....		2,287 36
Redeposited checks .....		8,805 96
Special donation account, orphans' home.....		1,819 78
Repayment accrued interest .....		3,456 85
Special contingent fund .....		7,166 66
Gross profit on sale or maturity of ledger assets:		
Real estate .....	\$568 01	
Bonds .....	8,962 90	
	<hr/>	
		9,530 91
<b>Total Income .....</b>		<b>\$5,518,244 84</b>
<b>Ledger Assets December 31, 1919.....</b>		<b>46,636,327 82</b>
		<hr/>
<b>Total .....</b>		<b>\$52,154,572 66</b>

**DISBURSEMENTS**

Death claims .....	\$2,318,882 65	
Permanent disability claims.....	82,864 15	
Sick and accident claims.....	245,126 26	
Old age benefits .....	1,261,012 73	
Fraternal claims .....	22,315 35	
Expectation of life .....	17,473 33	
Fraternal grants .....	213,870 34	
	<hr/>	
Total benefits paid .....		\$4,161,544 81
Commissions and fees to deputies and organizers.....		141,746 24
Salaries of deputies and organizers.....		96,299 48
Salaries of managers or agents.....		87,484 35
Salaries and other compensation of officers and trustees.....		44,733 25

Books and periodicals .....	1,197	82
Salaries of office employees.....	142,400	57
Auditors' fees .....	2,261	00
Medical examiners' fees and salaries.....	36,069	01
Inspection of risks .....	684	23
Traveling and other expenses of officers, trustees and committees .....	9,364	12
Commissions .....	375	00
Insurance department fees .....	5,544	94
Rent .....	26,369	48
Advertising, printing and stationery.....	4,257	92
Postage, express, telegraph and telephone.....	2,439	11
Lodge supplies .....	12,756	48
Official publication .....	14,639	94
Legal expenses .....	36,289	04
Furniture and fixtures .....	1,831	59
Taxes, repairs and other expenses on real estate.....	108,188	62
General expense .....	5,003	60
Donations and fraternal societies.....	1,509	48
Orphans' Home and sanatoria .....	82,522	60
Orphans' grants .....	20,427	19
Valuation fees .....	1,493	72
Taxes .....	16,381	37
Unclaimed checks canceled .....	2,961	96
Borrowed money repaid (gross).....	550,000	00
Interest on borrowed money .....	37,543	27
Gross loss on sale or maturity of ledger assets:		
Real estate mortgages .....	\$24,700	18
Bonds .....	1,431	00
	<hr/>	26,131 18
Gross decrease, by adjustment, in book value of ledger assets:		
Policy loans canceled by lapse.....		206,755 84
		<hr/>
<b>Total Disbursements .....</b>	<b>\$5,887,207</b>	<b>21</b>
<b>Balance .....</b>	<b>\$46,267,365</b>	<b>45</b>
	<hr/>	<hr/>
<b>LEDGER ASSETS</b>		
Book value of real estate.....	\$1,078,587	70
Mortgage loans .....	3,557,560	46
Collateral loans .....	4,185,168	12
Book value of bonds, \$13,973,120.87; stocks, \$474,915.56.....	14,448,036	43
Deposits in trust companies and banks on interest.....	255,242	80
Special deposit re Orphans' Home Endowment Fund, etc.....	2,500	15
Temporary advances re mortgage loans, real estate, etc.....	10,187	57
Organizers' balances .....	5,507	22
Policy loans .....	22,724,575	00
	<hr/>	<hr/>
<b>Total .....</b>	<b>\$46,267,365</b>	<b>45</b>
<b>NON-LEDGER ASSETS</b>		
Interest due and accrued:		
Mortgages .....	\$293,721	60
Bonds .....	189,094	44
Collateral loans .....	6,034	75
Other assets .....	113,949	00
	<hr/>	
<b>Total .....</b>	<b>602,799</b>	<b>79</b>
Rents due and accrued .....	301	28
Market value of real estate over book value.....	119,202	30
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	21,489	08
Furniture and fixtures, \$26,025.76; supplies, \$17,010.91.....	43,036	67
	<hr/>	
<b>Gross Assets .....</b>	<b>\$47,054,194</b>	<b>57</b>

## DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default .....	\$44,242 50	
Book value of bonds and stocks over market value .....	3,220,367 20	
Furniture and fixtures, \$26,025.76; supplies, \$17,010.91 .....	43,036 67	
Total .....		3,307,646 37
Total Admitted Assets .....		<u>\$43,746,548 20</u>

## LIABILITIES

Policy or certificate claims:		
Due and unpaid .....	\$552 49	
Adjusted, not yet due .....	12,448 26	
Resisted .....	3,050 00	
Reported, not yet adjusted .....	107,334 16	
Incurred in 1920, not reported until 1921... ..	169,396 63	
Present value of deferred death claims payable in instalments .....	1,389 00	
Old age and other benefits due and unpaid, including present value of such benefits payable in instalments .....	4,399 00	
Total unpaid claims .....		\$298,569 54
Accounts due or accrued, \$3,396.68; medical fees, \$5,664.45... ..		9,061 13
Borrowed money .....		200,000 00
Advance assessments .....		17,229 18
Reserves computed on basis I. O. F. mortality experience....	41,967,175 00	
Reserves for investment fluctuations.....		650,000 00
Total .....		<u>\$43,142,034 85</u>

## EXHIBIT OF FUNDS

	Mortuary	Disability	Fraternal fund	Expense	Total
Balance December 31, 1919 .....	\$46,487,355 89	\$148 971 93			\$46,636,327 82
<i>Income:</i>					
Other assessments.....	2,261,456 97	298,002 43		\$869,138 79	3,428,598 19
Interest and dividends.....	1,950,287 75	461 18			1,950,748 93
Other income.....	135,378 27	1,232 09		2,287 36	138,897 72
Totals.....	\$50,834,478 88	\$448,667 63		\$871,426 15	\$52,154,572 66
<i>Disbursements:</i>					
Death claims.....	\$2,318,882 65				\$2,318,882 65
Disability claims.....	82,864 15				82,864 15
Sick and accident claims.....		\$245,136 26			245,136 26
Other benefits.....	1,278,486 06	22,315 35	\$213,870 34		1,514,671 75
Salaries, other compensation and traveling expense of officers and employees.....				\$562,240 07	562,240 07
Insurance department fees.....				5,544 94	5,544 94
Rent.....				26,369 48	26,369 48
Advertising, printing, supplies, postage, telegraph, telephone.....				19,453 51	19,453 51
Official publication.....				14,639 94	14,639 94
Legal expenses.....				36,289 04	36,289 04
Taxes and expense on real estate.....				108,188 62	108,188 62
Other disbursements.....	822,536 71	865 54		129,534 55	952,936 80
Totals.....	\$4,502,769 57	\$268,307 15	\$213,870 34	\$902,260 15	\$5,887,207 21
Balance before transfers.....	\$46,331,709 31	\$180,360 48	-\$213,870 34	-\$30,834 00	\$46,267,365 45
Increase by transfers.....			213,870 34	30,834 00	244,704 34
Balance.....	\$46,331,709 31	\$180,360 48			\$46,512,069 79
Decrease by transfers.....	213,870 34	30,834 00			244,704 34
Balance December 31, 1920.....	<u>\$46,117,838 97</u>	<u>\$149,526 48</u>			<u>\$46,267,365 45</u>



## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	175,683	\$171,064,927	18,024	\$16,485,047
Written in 1920.....	16,166	16,368,600	1,722	1,556,750
Revived in 1920, reinstatements .....	2,361	2,333,714	271	237,250
Received by transfer in 1920.	3,487	3,410,425	330	307,363
Increased in 1920.....	.....	646,183	.....	40,000
<b>Totals .....</b>	<b>197,697</b>	<b>\$193,823,849</b>	<b>20,347</b>	<b>\$18,626,410</b>
Deduct terminated, decreased or transferred in 1920....	21,432	21,688,955	2,195	2,048,852
<b>Total certificates in force December 31, 1920....</b>	<b>176,265</b>	<b>\$172,134,894</b>	<b>18,152</b>	<b>\$16,577,558</b>
Terminated by death in 1920.	2,124	2,316,060	237	276,113
Terminated by lapse in 1920.	17,783	18,011,546	1,823	1,654,408
Terminated by old age in 1920 .....	1,418	1,261,012	123	104,691
Terminated by T. and P. D..	94	82,864	12	13,640
Expectation of life.....	13	17,473	.....	.....
Received in 1920 from members in New York:				
Mortuary .....				\$305,577 60
Sick and funeral .....				22,712 99
<b>Total .....</b>				<b>\$328,290 59</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	254	\$244,809 94	27	\$27,635 00
Present value deferred death claims outstanding December 31, 1919.....	2	1,656 54	.....	.....
Reported in 1920 .....	2,012	2,194,763 93	223	260,112 79
Interest addition account of instalment claims revived..	8	6,602 08	2	2,952 52
<b>Totals .....</b>	<b>2,276</b>	<b>\$2,447,832 49</b>	<b>252</b>	<b>\$290,700 31</b>
Paid in 1920 .....	2,137	2,318,882 65	247	283,661 42
<b>Balance .....</b>	<b>139</b>	<b>\$128,949 84</b>	<b>5</b>	<b>\$7,038 89</b>
Saved by compromising or scaling down in 1920....	.....	6,011 48	.....	1,538 89
Rejected in 1920.....	11	5,893 74	1	2,000 00
Claims unpaid December 31, 1920 .....	128	117,044 62	4	3,500 00

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Reported in 1920 .....	94	\$82,864 15	12	\$13,639 50
<b>Totals .....</b>	<b>94</b>	<b>\$82,864 15</b>	<b>12</b>	<b>\$13,639 50</b>
Paid in 1920 .....	94	82,864 15	12	13,639 50

EXHIBIT OF SICK AND FUNERAL CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	200	\$41,899 09	20	\$780 63
Increase in such estimated liability in 1920 incurred.	9,889	240,200 03	639	19,371 88
Incurred in 1920, revived...	8	285 16	1	18 57
<b>Totals .....</b>	<b>10,097</b>	<b>\$282,384 28</b>	<b>660</b>	<b>\$20,171 08</b>
Paid in 1920.....	9,727	267,441 61	638	18,990 85
Rejected in 1920.....	186	\$7,213 38	15	\$884 07
Claims unpaid December 31, 1920, estimated liability..	184	7,729 29	7	296 16

EXHIBIT OF OLD AGE AND EXPECTATION OF LIFE

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	4	\$1,200 00	.....	.....
Expectation of life.....	13	17,473 33	.....	.....
Incurred in 1920.....	1,415	1,258,112 73	123	\$104,690 89
Interest addition account of instalment claims, revived.	1	2,500 00	.....	.....
<b>Totals .....</b>	<b>1,433</b>	<b>\$1,279,286 06</b>	<b>123</b>	<b>\$104,690 89</b>
Expectation of life .....	13	17,473 33	.....	.....
Paid in 1920.....	1,418	1,261,012 73	123	104,690 89
Balance .....	2	\$800 00	.....	.....
Rejected in 1920.....	1	700 00	.....	.....
Claims unpaid December 31, 1920 .....	1	100 00	.....	.....

GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$102,254,802
Sick and funeral .....	7,284,550
Losses and claims paid from organization of association:	
Death .....	63,745,066
Sick and funeral .....	6,242,233

DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICY-HOLDERS OF THE COMPANY

State	Par value of deposit
Norway .....	\$38,506 00
Denmark .....	40,110 00
United Kingdom .....	98,842 00
Canada .....	104,000 00
<b>Total .....</b>	<b>\$281,458 00</b>

## COLLATERAL LOANS

	Par value	Market value	Amount loan
110 Brading Breweries Limited Ottawa Ont pfd.....	\$11,000 00	\$11,000 00	\$2,500 00
28 .....	2,800 00	980 00	
572 Union Trust Co Toronto .....	57,200 00	80,000 00	55,949 29
723 .....	72,300 00	102,630 00	69,913 82
255 .....	25,500 00	37,100 00	23,850 00
Union Water Development Co col trust 7s.....	53,000 00	47,700 00	41,000 00
N Y Ice Co of Maine 1st mtg 6s.....	120,000 00	84,000 00	55,013 50
Newfoundland Pulp & Lumber Co 1st mtg 7s.....	100,000 00	80,000 00	70,500 00
.....	11,000 00	8,800 00	7,612 50
7499 Lincoln Traction Co of Nebraska com.....	749,900 00	74,990 00	190,281 00
Red Deer Alta deb 5s.....	1,425 94	1,232 35	3,733,550 00
Wolseley Saak deb 5s.....	1,750 00	1,647 45	
Alexander Palace Co Toronto 5s.....	150,000 00	150,000 00	
National Fire-Proofing Co of Canada 6s.....	150,000 00	142,500 00	
R Simpson Co Ltd Toronto 5s.....	88,570 30	73,513 25	
Dryden Pulp & Lumber Co 7s income deb stk....	23,749 33	4,749 87	
1009 R Simpson Co Ltd Toronto pfd.....	100,900 00	83,747 00	
Prov of Saskatchewan 5½s.....	24,333 33	22,143 33	
Newfoundland War Loan 5½s.....	20,000 00	18,800 00	
Dominion of Canada War Loan 5½s.....	50,000 00	50,000 00	
Prov of Saskatchewan 6s.....	80,000 00	76,000 00	
Mortgages per schedule supplementary.....	3,076,475 53	3,076,475 53	
Cash held for investment.....	32,602 08	32,602 08	
	<u>\$5,004,506 51</u>	<u>\$4,260,731 96</u>	<u>\$4,185,168 12</u>

## BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
Dominion of Canada Stock 1950 3½s.....	\$89,946 22	\$98,842	\$66,224
War Loan No 2 1921 5s.....	108,025 00	104,000	100,590
No 5 1923 5½s.....	450,000 00	450,000	450,000
No 6 1924 5½s.....	285,000 00	285,000	285,000
Province of British Columbia 1939 5s.....	93,980 00	100,000	88,000
Province of Nova Scotia 1945 3½s.....	96,525 24	126,069	81,294
Province of Ontario 1939 4s.....	35,956 03	40,000	30,800
1926 4s.....	41,041 00	44,000	39,600
Prov of Ont annuities Lindsay Bobcaygeon and Ponty- pool ry ctia 1944 3½s.....	21,189 10	21,189	16,315
Queensland 1950 3½s.....	44,530 00	48,688	30,172
South Australia Govt stock cons 1916-26 3s.....	22,873 67	24,323	20,440
United Kingdom of Gt Britain & Ireland 1927 5½s....	153,535 64	150,000	139,400
1927 5½s.....	48,875 00	60,000	46,600
United States Lib 1922 4½s.....	5,000 00	5,000	5,000
note 1923 4½s.....	5,000 00	5,000	5,000
Victorian Govt stock 1917 3s.....	8,463 23	9,723	6,927
1917 3s.....	21,170 25	24,092	14,696
Brandon Manitoba 1936 4½s.....	3,423 12	4,000	3,320
1937 4½s.....	30,680 54	35,000	28,700
1950 5½s.....	24,708 30	20,000	28,100
Calgary Alberta 1933 5s.....	18,762 18	20,000	17,000
Charlottetown P E I 1923 4s.....	21,023 73	22,000	20,900
1928 4s.....	2,790 00	3,000	3,610
Edmonton Alberta 1927 4½s.....	17,689 35	19,826	20,620
1949 4½s.....	20,274 75	25,000	17,250
Fort William Ontario 1944 5s.....	9,208 23	10,000	8,700
Kamloops B C 1924 5s.....	3,730 00	4,000	3,440
Kitchener Ont ann 1936 4½s.....	35,270 92	37,894	34,105
Lethbridge Alb ann 1927 5s.....	5,623 49	6,268	5,892
1947 5s.....	31,410 95	35,841	30,106
Montreal cons fund stock 1952-53 4½s.....	62,896 79	73,000	54,020
1951-53 4½s.....	28,296 12	48,666	28,013
Moose Jaw Saskatchewan 1956 5s.....	41,763 73	45,215	35,799
Ottawa Ont 1929 5s.....	6,687 50	7,000	6,510
1934 5s.....	2,827 50	3,000	2,730
1934 5s.....	1,911 95	2,000	1,820
1935 5s.....	51,547 18	33,000	29,700
1945 5s.....	40,779 87	5,000	4,350
Prince Albert Saskatchewan cons deb stock 1924 6s.....	23,108 08	26,265	22,528
Port Arthur Ontario 1933 5s.....	22,858 42	25,000	22,000
St Boniface Manitoba 1944 5s.....	8,823 24	10,000	8,000
Strathecona Alta 1939 4½s.....	80,221 53	33,405	28,065
Toronto Ont 1948 4½s.....	46,383 34	50,000	38,000
1940 6s.....	23,880 00	25,000	24,000

Toronto Junction Ont 1943 4s.....	8,845 00	7,400	6,216
Vancouver B C 1945 4s.....	42,466 17	50,000	34,500
Victoria B C 1962 4½s.....	16,803 12	20,000	14,600
1940-41 5½s.....	48,072 00	50,000	44,000
Windsor Ont 1929-30 5½s.....	28,415 40	30,000	28,500
Buckingham Que 1938 5s.....	23,500 00	25,000	20,250
Essex Ont 1921 5s.....	483 91	538	531
Indian Head Sask 1922-43 6s.....	6,999 20	7,323	6,819
1922-43 6s.....	37,100 07	38,366	36,146
Kenora Ont 1936 5½s.....	24,881 91	25,000	22,000
Oshawa Ont 1928 4½s.....	2,818 28	3,063	2,626
1928 5s.....	4,961 90	5,082	4,777
Red Deer Alta 1928 6s.....	14,586 92	15,260	13,734
Sault Ste Marie Ont 1929 5s.....	19,100 00	20,000	18,000
1933 5s.....	2,835 00	3,000	2,610
Wolsley Sask 1924 5½s.....	5,977 68	6,285	6,096
Bate St Paul Que 1960 5s.....	114,218 08	120,456	102,388
St Gabriel du Brandon Que 1961 5s.....	45,481 16	49,029	38,723
Edmonton Alta R C school 1921 6s.....	4,950 09	5,000	5,000
1922 6s.....	4,950 00	5,000	4,950
1923 6s.....	4,000 00	4,000	3,920
1924 6s.....	4,950 00	5,000	4,850
1925 6s.....	4,950 00	5,000	4,800
1926 6s.....	4,950 00	5,000	4,700
1929 6s.....	3,000 00	3,000	2,820
1930 6s.....	4,950 00	5,000	4,650
1931 6s.....	5,000 00	5,000	4,650
1932 6s.....	4,950 00	5,000	4,600
1933 6s.....	5,000 00	5,000	4,600
1935 6s.....	4,000 00	4,000	3,640
1937 6s.....	5,000 00	5,000	4,500
1938 6s.....	5,000 00	5,000	4,500
1940 6s.....	4,000 00	4,000	3,560
1941 6s.....	5,000 00	5,000	4,450
1943 6s.....	4,000 00	4,000	3,560
1943 6s.....	5,000 00	5,000	4,450
1944 6s.....	1,000 00	1,000	820
Farrerdale Sask s D 1921 to 26 7½s.....	1,025 74	1,025	1,046
Quebec City R C school 1953 5s.....	41,995 00	50,000	41,000
Wallasey Sask s D 1921 to 1928 7½s.....	547 02	547	547
Woodrook Sask P O Pricerville Sask s D 1921-26 7½s.....	1,025 74	1,025	1,046
Barcelona Traction Lt & Pwr Co income 5½s.....	403,148 00	486,950	328,726
1961 5s.....	31,067 50	36,550	26,950
Consolidated Electric Co Cal 1955 5s.....	7,000 00	10,000	7,700
Chesapeake & Ohio Ry conv 1930 4½s.....	419,217 00	494,000	419,900
Dominion Traction & Ltg Co Toronto 1st mtg 1948 5s.....	253,632 40	328,256	230,014
Grand Trunk Pacific Ry Dom of Can guar 1962 4s.....	11,723 47	12,500	12,125
International Transit Co S S Marie 1st m 1921 5s.....	2,992,704 00	3,749,000	1,911,990
Michigan United Rys Jackson Mich 1st rfdg 1926 5s.....	77,127 50	100,000	51,000
1926 5s.....	80,875 45	126,000	63,750
Norfolk & Portsmouth Traction Co 1st mtg 1936 6s.....	402,424 23	467,000	331,570
St Louis & S Francisco Ry prior liens A 1950 4s.....	14,427 50	26,250	16,275
Windsor Essex & L Sh Rap Ry 2d m interim 1963 5s.....	224,226 27	240,000	120,000
eq tr cifs 1930-35 6s.....	34,200 00	36,000	34,300
Andrews Mfg Co Andrews N C 1st mtg 1923 6s.....	349,000 00	349,000	349,000
Brading Breweries Ltd Ottawa 1st mtg 1921-24 7s.....	36,000 00	36,000	32,400
Buffalo Realty Co Ashville N C 1st mtg 1922 6s.....	10,022 02	11,000	11,000
Canadian Realty Corp Winnipeg Man 1st m 1921-49 6s.....	228,000 00	228,000	228,000
Chicoutimi Water & El Co Chicoutimi Que 1st 1923 5s.....	82,000 00	100,000	87,000
Credit Society of Real Estate Owners in Danish Isles— Copenhagen—by drawings 4s.....	35,705 23	38,505	34,651
Cutler Mail Chute Co Delaware col tr 1926 5 & 6s.....	279,750 00	280,000	280,000
Dominion Iron & Steel Co Sydney N S 1st mtg 1929 5s.....	64,750 00	70,000	59,500
Holmwood Realty Co Ashille N C 1st mtg 1928 6s.....	25,000 00	25,000	25,000
International Milling Co 1st mtg 1920 6s.....	49,795 10	50,000	49,000
Kenilworth Inn Ashville N C rl est deb 1921 to 1924 6s.....	190,000 00	190,000	190,000
Linton Apartments Montreal 1st mtg 1923 5s.....	95,000 00	95,000	95,000
National Ice & Cold Storage Co Cal 1942 6s.....	515,983 08	567,393	523,140
National Wood Products Co Maine 1st mtg B 1925-34 6s.....	452,592 07	328,000	228,600
C 1925-39 6s.....	375,000	375,000	262,500
New York Steam Co temp gen mtg 1941 6s.....	1,358,200 00	1,896,000	474,000
cifs of indebt 1921 6s.....	49,500 00	50,000	49,500
1921 7s.....	5,174 87	5,174	5,174
N Y City District Realty Co rl est gen mtg 1928 5s.....	1,374,541 85	1,342,000	805,200
Price Bros & Co Ltd Montreal 1st mtg 1940 5s.....	16,547 98	20,050	16,441
Royal Mortgage Bank Christiania Norway by drwgs 3½s.....	34,269 86	40,110	30,484
Three Rivers Gas Co Three Rivers Mich 1st m 1936 5s.....	10,000 00	10,000	6,500
Union Water Development Co Nev col tr 1926 7s.....	521,273 12	579,000	521,100
Valpey Co Detroit 1st mtg 1921 6s.....	16,960 00	18,000	18,000

	Book value	Par value	Market value
<b>Bonds:</b>			
Western Timber Corp Vancouver 1st mtg 1925 6s.....	244,589 29	350,000	315,000
Buffalo Realty Co Ashville N C 1st mtg 1922 6s.....	95,000 00	95,000	95,000
<b>Totals of bonds.....</b>	<b>\$18,973,130 87</b>	<b>\$16,314,175</b>	<b>\$10,878,715</b>
<b>Stocks:</b>			
1000 Home and Foreign Security Co Toronto.....	\$125,000 00	\$100,000	\$102,000
45 Royal Bank of Canada.....	5,732 78	4,500	9,380
214 Standard Bank of Canada.....	45,688 00	21,400	48,010
783 Union Trust Co Toronto.....	129,195 00	78,300	109,620
1516 Chicago Suburban Gas & El Co pfd.....	121,280 00	151,600	43,964
835 com.....	10,020 00	32,500	
60 York Securities Co.....	3,000 00	6,000	3,000
422 Cutler Mail Chute Co Rochester N Y com.....	29,133 12	43,200	29,133
1000 Investment Registry Limited London Eng pfd....	4,866 68	4,866	4,866
<b>Totals of stocks.....</b>	<b>\$474,915 56</b>	<b>\$493,366</b>	<b>\$347,954</b>
<b>Totals of bonds and stocks.....</b>	<b>\$14,448,036 43</b>	<b>\$16,807,541</b>	<b>\$11,227,669</b>

## THE FRATERNAL MYSTIC CIRCLE

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1913 ARCH STREET, PHILADELPHIA, PA.

[Commenced business 1885]

W. C. PAUL, President

W. R. BUFFINGTON, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

### INCOME

Assessments or premiums.....	\$461,580 64	
Medical examiners' fees .....	124 50	
Changing certificates .....	177 00	
Net amount received from members.....		\$461,882 14
Interest on:		
Mortgage loans .....	\$19,347 60	
Bonds .....	3,440 41	
Deposits .....	779 05	
		23,567 06
Rents .....		6,530 00
Sale of lodge supplies .....		425 52
Miscellaneous .....		4,033 87
Commission on loan .....		300 00
Total Income .....		\$498,738 59
Ledger Assets December 31, 1919 .....		460,937 09
Total .....		\$957,675 68

### DISBURSEMENTS

Death claims .....	\$251,206 24	
Permanent disability claims .....	7,200 00	
Sick and accident claims .....	28,306 08	
Old age benefits .....	2,650 00	
Other benefits .....	821 05	
Total benefits paid .....		\$290,183 37
Commissions and fees to deputies and organizers.....		35,702 01
Salaries of deputies and organizers.....		19,826 73
Salaries of managers or agents.....		3,600 00
Salaries of officers and trustees.....		11,024 82
Salaries of office employees .....		17,355 48
Medical examiners' fees and salaries.....		7,952 44
Traveling and other expenses of officers, trustees and committees .....		1,037 06
Collection and remittance of assessments and dues.....		695 00
Insurance department fees .....		256 00
Rent .....		2,400 00
Advertising, printing and stationery.....		2,334 20
Postage, express, telegraph and telephone.....		1,436 58
Lodge supplies .....		1,223 70
Official publication .....		4,953 11
Legal expenses .....		1,656 81

Furniture and fixtures .....	209 80
Taxes, repairs and other expenses on real estate.....	3,897 49
Fraternal congress .....	85 50
Official bonds .....	246 30
Membership prizes .....	375 81
Actuarial work .....	1,800 00
Miscellaneous .....	716 03

**Total Disbursements** ..... **\$406,968 24**

**Balance** ..... **\$548,707 44**

**LEDGER ASSETS**

Book value of real estate .....	\$54,427 15
Mortgage loans .....	344,840 00
Book value of bonds .....	111,450 00
Cash in association's office .....	1,025 53
Deposits in trust companies and banks on interest.....	34,499 25
Loans on A. E. certificates .....	665 51
Ground rent .....	1,800 00

**Total** ..... **\$548,707 44**

**NON-LEDGER ASSETS**

Interest due and accrued:

Mortgages .....	\$5,441 94
Bonds .....	836 42
Other assets .....	213 51

**Total** ..... **6,491 87**

Market value of real estate over book value..... **2,572 85**

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge .....

**39,372 48**

Furniture, fixtures, supplies, etc. .... **8,832 40**

Personal and ruling balances .....

**3,662 57**

Liens and interest, A. E. division..... **90,507 41**

**Gross Assets** ..... **\$700,147 02**

**DEDUCT ASSETS NOT ADMITTED**

Book value of bonds and stocks over market value .....	\$1,850 00
Furniture and fixtures, supplies, etc. ....	8,832 40
Personal and ruling balances.....	3,662 57

**Total** ..... **14,344 97**

**Total Admitted Assets** ..... **\$685,802 05**

**LIABILITIES**

Policy or certificate claims:

Resisted .....	\$5,000 00
Reported, not yet adjusted .....	39,287 05
Present value of deferred death claims payable in instalments .....	27,322 68

**Total unpaid claims** ..... **\$71,609 73**

Salaries, rents, expenses, commissions, etc., due or accrued... **5,480 67**

Advance assessments .....

**7,126 42**

Funds, S. & A. department..... **7,318 82**

Reserves on certificates, A. E. division..... **474,372 22**

**Total** ..... **\$565,907 86**

EXHIBIT OF FUNDS

	Mortuary	Disability	Expense	Total
Balance December 31, 1919.....	\$462,848 62	\$6,110 92	\$1,977 55	\$469,937 09
<i>Income:</i>				
Assessments.....	316,985 09	29,346 77	115,248 78	461,580 64
Other payments by members.....			201 50	301 50
Interest and dividends.....	23,567 06			23,567 06
Other income.....	6,830 00		4,459 39	11,289 39
<b>Totals.....</b>	<b>\$800,230 77</b>	<b>\$35,457 69</b>	<b>\$121,987 23</b>	<b>\$957,675 68</b>
<i>Disbursements:</i>				
Death claims.....	\$251,206 24			\$251,206 24
Disability claims.....	7,300 00			7,300 00
Sick and accident claims.....	178 21	\$28,127 87		28,306 08
Other benefits.....	3,460 05	11 00		3,471 05
Commissions to deputies and organizers.....			\$35,702 01	35,702 01
Salaries, other compensation and traveling expense of officers and employees.....			60,796 53	60,796 53
Collection and remittance of assessments and dues.....			695 00	695 00
Insurance department fees.....			256 00	256 00
Rent.....			2,400 00	2,400 00
Advertising, printing, supplies, postage, telegraph, telephone.....			4,994 48	4,994 48
Official publication.....			4,963 11	4,963 11
Legal expenses.....			1,656 81	1,656 81
Taxes and expense on real estate.....	3,897 49			3,897 49
Other disbursements.....			3,433 44	3,433 44
<b>Totals.....</b>	<b>\$265,941 99</b>	<b>\$28,138 87</b>	<b>\$114,837 38</b>	<b>\$406,968 24</b>
Balance December 31, 1920.....	\$534,288 78	\$7,318 82	\$7,099 84	\$548,707 44

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	18,599	\$12,705,968 00	2,405	\$1,312,116 00
Written in 1920.....	5,427	2,920,863 00	999	508,892 00
<b>Totals.....</b>	<b>24,026</b>	<b>\$15,626,831 00</b>	<b>3,404</b>	<b>\$1,821,008 00</b>
Deduct terminated, decreased or transferred in 1920....	4,939	2,888,931 00	894	436,339 00
<b>Total certificates in force December 31, 1920....</b>	<b>19,087</b>	<b>\$12,737,900 00</b>	<b>2,510</b>	<b>\$1,384,669 00</b>
Terminated by death in 1920.....	238	258,018 04	39	30,177 02
Terminated by lapse in 1920.....	4,679	2,620,404 16	854	405,861 98
Terminated by disability in 1920.....	22	10,508 80	1	300 00
Received in 1920 from members in New York:				
Mortuary disability.....				\$33,182 98
Expense.....				11,042 28
<b>Total.....</b>				<b>\$44,225 26</b>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919.....	53	\$66,476 95	3	\$3,020 85
Reported in 1920.....	238	258,018 04	39	30,177 02
Interest addition account of instalment claims.....		1,693 13		65 75
<b>Totals.....</b>	<b>291</b>	<b>\$326,188 12</b>	<b>42</b>	<b>\$33,263 62</b>
Paid in 1920.....	239	251,206 24	33	25,358 89
<b>Balance.....</b>	<b>52</b>	<b>\$74,981 88</b>	<b>9</b>	<b>\$7,904 73</b>



Saved by compromising or scaling down in 1920.....	3,372 15	148 81
Claims unpaid December 31, 1920 .....	52    71,609 73	9    7,755 92

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Reported in 1920 .....	11	\$7,200 00		
Totals .....	11	\$7,200 00		
Paid in 1920 .....	11	7,200 00		

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920 .....	906	\$28,306 08	148	\$5,527 56
Totals .....	906	\$28,306 08	148	\$5,527 56
Paid in 1920 .....	906	28,306 08	148	5,527 56

## EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New Yrk Claims	
	Number	Amount	Number	Amount
Incurred in 1920 .....	11	\$3,308 80	1	\$300 00
Totals .....	11	\$3,308 80	1	\$300 00
Paid in 1920 .....	11	3,308 80	1	300 00

## GENERAL INTERROGATORIES

Assessments collected from organization of association: Mortuary and disability .....	\$9,114,790 00
Losses and claims paid from organization of association:	
Death .....	8,174,720 00
Disability .....	546,400 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Illinois .....	\$8,000 00
New Jersey .....	13,000 00
New York .....	18,700 00
North Carolina .....	8,500 00
Ohio .....	5,200 00
Pennsylvania .....	284,640 00
Texas .....	6,800 00
<b>Total .....</b>	<b>\$344,840 00</b>

## BONDS OWNED

Bonds:	Book value	Par value	Market value
United States 1st Lib 1947 3½s.....	\$5,000	\$5,000	\$5,000
2d Lib 1942 4½s.....	5,500	5,500	5,500
3d Lib 1928 4½s.....	30,700	30,700	30,700
4th Lib 1933 4½s.....	25,900	25,900	25,900
5th Victory 1923 4½s.....	9,700	9,700	9,700
ctfs of indebtedness 1922 6s.....	25,000	25,000	25,000
City of Baltimore 1980 3½s.....	9,650	10,000	7,800
<b>Totals .....</b>	<b>\$111,450</b>	<b>\$111,800</b>	<b>\$109,600</b>

GRAND LODGE OF THE UNITED STATES  
INDEPENDENT ORDER FREE SONS OF ISRAEL

21 WEST 124TH STREET, NEW YORK

[Commenced business 1871]

SOLON J. LIEBESKIND, President

HENRY J. HYMAN, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, ALBANY, N. Y.

INCOME

Assessments or premiums.....	\$264,294 31	
All other assessments or premiums.....	16,391 50	
Net amount received from members.....		\$280,685 81
Interest on:		
Mortgage loans .....	\$42,561 92	
Bonds .....	14,928 15	
Deposits .....	3,262 98	
		50,753 05
Rents .....		8,596 12
Sale of lodge supplies.....		2 80
Mileage .....		16
Donations .....		1,232 00
Total Income .....		\$351,269 94
Ledger Assets December 31, 1919.....		1,323,821 42
Total .....		\$1,675,091 36

DISBURSEMENTS

Death claims .....		\$255,357 11
Salaries and other compensation of officers and trustees.....		10,500 00
Traveling and other expenses of officers, trustees and committees .....		1,317 50
Insurance department fees .....		25 00
Rent .....		1,965 68
Advertising, printing and stationery.....		1,144 02
Expense of supreme lodge meeting.....		461 15
Taxes, repairs and other expenses on real estate.....		3,777 94
Relief .....		1,295 02
Propaganda .....		4,125 00
Actuarial fees .....		651 23
Auditing .....		287 50
National Fraternal Congress .....		60 50
Miscellaneous .....		787 01
Medals and tablets .....		481 42
Borrowed money repaid (gross).....		1,000 00
American Jewish Congress .....		250 00
Gross decrease, by adjustment, in book value of ledger assets:		
Real estate .....		753 87
Total Disbursements .....		\$284,239 95
Balance .....		\$1,390,851 41

LEDGER ASSETS	
Book value of real estate.....	\$95,075 77
Mortgage loans .....	786,500 00
Book value of bonds.....	424,938 62
Deposits in trust companies and banks not on interest.....	10,712 70
Deposits in trust companies and banks on interest.....	73,624 32

**Total .....** **\$1,390,851 41**

NON-LEDGER ASSETS	
Interest due and accrued:	
Mortgages .....	\$3,212 74
Bonds .....	3,446 86
<b>Total .....</b>	<b>6,659 60</b>
Rents due and accrued.....	43 75
Market value of real estate over book value.....	14,424 23
Assessments levied and uncollected.....	19,554 01
Administration expense due and uncollected.....	344 00
Furniture and fixtures.....	1,400 00

**Gross Assets .....** **\$1,433,277 00**

DEDUCT ASSETS NOT ADMITTED	
Book value of bonds over market value.....	\$429 23
Assessments levied and uncollected.....	19,554 01
Rents and administration expense uncollected.....	387 75
Furniture and fixtures.....	1,400 00

**Total .....** **21,770 99**

**Total Admitted Assets .....** **\$1,411,506 01**

LIABILITIES	
Policy or certificate claims due and unpaid.....	\$48,462 76

	EXHIBIT OF FUNDS				
	Mortuary and reserve	Protection fund	Relief fund	Expense	Total
Balance December 31, 1919.....	\$1,302,438 56	\$20,728 42	\$63 02	\$591 42	\$1,323,821 42
<i>Incomes:</i>					
Assessments.....	259,880 40	4,413 91			264,294 31
Dues and per capita tax.....				16,391 50	16,391 50
Interest and dividends.....	60,591 13			161 92	60,753 05
Other income.....	8,596 12		1,232 00	2 96	9,831 08
<b>Totals.....</b>	<b>\$1,631,506 21</b>	<b>\$25,142 33</b>	<b>\$1,295 02</b>	<b>\$17,147 80</b>	<b>\$1,675,091 36</b>
<i>Disbursements:</i>					
Death claims.....	\$255,357 11				\$255,357 11
Salaries, other compensation and traveling expense of officers and employees.....				\$11,817 50	11,817 50
Insurance department fees.....					25 00
Rent.....				1,965 68	1,965 68
Advertising, printing, supplies, postage, telegraph, telephone.....				1,144 02	1,144 02
Supreme lodge meeting.....				461 15	461 15
Taxes and expense on real estate.....	3,777 94				3,777 94
Other disbursements.....	1,753 87		\$1,295 02	6,067 66	9,691 55
<b>Totals.....</b>	<b>\$260,888 92</b>		<b>\$1,295 02</b>	<b>\$22,056 01</b>	<b>\$284,239 95</b>
Balance before transfers.....	\$1,370,617 29	\$25,142 33		-\$4,908 21	\$1,390,851 41
Increase by transfers.....	25,142 33			11,500 00	36,642 33
<b>Balance.....</b>	<b>\$1,395,759 62</b>	<b>\$25,142 33</b>		<b>\$6,591 79</b>	<b>\$1,427,493 74</b>
Decrease by transfers.....	11,500 00	25,142 33			36,642 33
<b>Balance December 31, 1920.....</b>	<b>\$1,384,259 62</b>			<b>\$6,591 79</b>	<b>\$1,390,851 41</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		New York Claims	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	7,303	\$6,551,750	4,757	\$4,448,750
Written in 1920.....	579	389,500	150	120,000
<b>Totals</b> .....	<b>7,882</b>	<b>\$6,941,250</b>	<b>4,907</b>	<b>\$4,568,750</b>
Deduct terminated, decreased or transferred in 1920.....	664	524,250	284	246,250
<b>Total certificates in force December 31, 1920...</b>	<b>7,218</b>	<b>\$6,417,000</b>	<b>4,623</b>	<b>\$4,322,500</b>
Terminated by death in 1920.	274	267,750	198	196,250
Terminated by lapse in 1920.	288	185,000	72	33,500
Terminated by withdrawal in 1920 .....	102	71,500	14	16,500
Received in 1920 from members in New York:				
Mortuary .....				\$188,274 59
Expense .....				13,063 74
<b>Total</b> .....				<b>\$201,338 33</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	38	\$36,069 87	28	\$23,585 00
Reported in 1920.....	274	267,750 00	198	196,250 00
<b>Totals</b> .....	<b>312</b>	<b>\$303,819 87</b>	<b>226</b>	<b>\$219,835 00</b>
Paid in 1920.....	258	255,357 11	186	184,049 00
Claims unpaid December 31, 1920 .....	54	\$48,462 76	40	\$35,787 00

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$8,806,794 00
Losses and claims paid from organization of association:	
Death .....	8,822,187 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
New York .....	\$786,500 00

## BONDS OWNED

	Book value	Par value	Market value
United States 1st Lib conv 1947 4½s.....	\$30,000 00	\$30,000	\$30,000
2d Lib conv 1942 4½s.....	92,500 00	92,500	92,500
3d Lib 1928 4½s.....	25,000 00	25,000	25,000
4th Lib 1928 4½s.....	25,000 00	25,000	25,000
5th Lib 1923 4½s.....	25,000 00	25,000	25,000
5th Lib 1923 4½s.....	24,952 50	25,000	24,952
1923 4½s.....	23,879 23	25,000	24,000
1923 4½s.....	24,085 63	25,000	21,000
3d Lib 1928 4½s.....	44,021 26	50,000	44,021
Treasury ctf 1921 5½s.....	25,000 00	25,000	25,000
New York City corp stock 1963 4½s.....	49,937 50	50,000	50,000
1967 4½s.....	35,612 50	35,000	35,000
<b>Totals</b> .....	<b>\$424,938 62</b>	<b>\$424,500</b>	<b>\$424,500</b>

## THE FRENCH CANADIAN ARTISANS' SOCIETY

20 ST. DENIS STREET, MONTREAL, CANADA

[Commenced business 1877]

RODOLPHE BEDARD, President

HENRI ROY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

### INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$50,743 12	
Infantile branch .....	1,833 84	
All other assessments or premiums.....	828,324 59	
Dues and per capita tax.....	84,033 79	
Infantile branch.....	3,256 45	
Medical examiners' fees.....	1,433 50	
Cards .....	4,430 85	
<b>Total .....</b>	<b>\$974,056 14</b>	
Deduct payments returned to applicants and members .....	236 77	
<b>Net amount received from members.....</b>		<b>\$973,819 37</b>
Interest on:		
Mortgage loans .....	\$40,368 85	
Bonds and stocks.....	184,837 94	
Deposits .....	1,291 12	
Other sources .....	6,654 77	
		<b>233,152 68</b>
Rents .....		1,465 00
Sale of lodge supplies.....		3,645 68
Loans to members of class B and D.....		27,467 14
Subscriptions for aid to members.....		717 42
Exchange on currency.....		22,682 87
Gross profit on sale or maturity of ledger assets: Bonds....		9 43
<b>Total Income .....</b>		<b>\$1,262,959 59</b>
<b>Ledger Assets December 31, 1919.....</b>		<b>4,588,471 91</b>
<b>Total .....</b>		<b>\$5,851,431 50</b>

### DISBURSEMENTS

Death claims .....	\$392,408 00	
Permanent disability claims.....	8,100 00	
Sick and accident claims.....	142,934 65	
Old age benefits.....	200 00	
<b>Total benefits paid.....</b>		<b>\$543,642 65</b>
Commissions and fees to deputies and organizers.....		14,544 79
Salaries of deputies and organizers.....		16,041 73
Salaries of agents.....		7,275 71
Salaries and other compensation of officers and trustees.....		14,140 04

Salaries and other compensation of office employees.....	32,875 03
Medical examiners' fees and salaries.....	14,684 69
Traveling and other expenses of officers, trustees and committees .....	7,264 15
Collection and remittance of assessments and dues.....	1,630 63
Insurance department fees.....	1,247 27
Advertising, printing and stationery.....	14,953 25
Postage, express, telegraph and telephone.....	3,351 77
Lodge supplies .....	7,280 36
Official publication .....	11,411 69
Expense of supreme lodge meeting.....	1,011 84
Legal expenses .....	3,879 53
Furniture and fixtures.....	599 78
Taxes, repairs and other expenses on real estate.....	3,185 61
Light and heat.....	1,650 09
Actuary's fees .....	1,002 40
Subscriptions to lodges and members.....	1,879 43
Fraternal Congress .....	226 50
Guarantee bonds—U. S. & F. Co.....	2,166 53
Liens voided by lapse.....	2,125 00
Miscellaneous .....	287 29
Gross decrease, by adjustment, in book value of ledger assets:	
Bonds .....	61 49

**Total Disbursements** ..... **\$706,419 25**

**Balance** ..... **\$5,143,012 95**

**LEDGER ASSETS**

Book value of real estate.....	\$104,483 76
Mortgage loans .....	744,937 25
Book value of bonds, \$3,893,740.76; stocks, \$2,650.....	3,896,390 76
Cash in association's office.....	1,283 89
Deposits in trust companies and banks on interest.....	37,585 05
Loans to members, class B and D.....	269,342 04
Loans on certificates.....	88,989 50
<b>Total</b> .....	<b>\$5,143,012 25</b>

**NON-LEDGER ASSETS**

<b>Interest due and accrued:</b>	
Mortgages .....	\$1,662 64
Bonds .....	67,002 42
<b>Total</b> .....	<b>68,665 06</b>
Rents due .....	30 00
Market value of real estate over book value.....	25,516 24
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	13,490 02
Furniture, fixtures, adding machines and typewriters.....	8,650 00
Supplies, stationery, printed matter, badges.....	5,600 00
Local lodge funds.....	30,411 28
<b>Gross Assets</b> .....	<b>\$5,295,374 85</b>

**DEDUCT ASSETS NOT ADMITTED**

Book value of bonds and stocks over market value .....	\$380,237 42
Furniture, fixtures, stationery, etc.....	14,250 00
Local lodge funds.....	30,411 28
<b>Total</b> .....	<b>424,898 70</b>
<b>Total Admitted Assets</b> .....	<b>\$4,870,476 15</b>

## LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$18,241 00
Adjusted, not yet due.....	31,800 00
Reported, not yet adjusted.....	1,878 48
Incurred in 1920 not reported until 1921...	5,972 05
Total unpaid claims.....	\$57,891 53
Salaries, rents, expenses, commissions, etc., due or accrued...	1,072 82
Advance assessments.....	11,868 33
Badges, \$446.91; printing, stationery, \$1,667.40; advertising, \$3; official publication, \$996.84; light, \$67.65; committees, \$166.30; sundries, \$36.54.....	3,384 64
Medical examiners' fees, \$6,904; legal fees, \$950.26.....	7,854 26
Reserve on life insurance.....	4,201,147 00
Reserve on sick and accident insurance.....	367,222 20
<b>Total</b> .....	<b>\$4,650,440 78</b>

## EXHIBIT OF FUNDS

	Mortuary	Sick benefit	Special funds	Expense	Total
Balance December 31, 1919.....	\$4,232,097 00	\$352,839 77	\$962 89	\$2,572 25	\$4,588,471 91
<i>Income:</i>					
Assessments during first twelve months of membership of which all or an extra per cent is used for expense.....				52,576 96	52,576 96
Other assessments.....	663,207 62	164,890 10		87,281 34	828,097 72
Dues and per capita tax.....				87,281 34	87,281 34
Other payments by members.....			5,863 35		5,863 35
Interest and dividends.....	213,967 49	18,652 85	318 60	213 84	233,152 68
Other income.....	27,476 57		17,326 57	11,184 40	55,967 54
<b>Totals</b> .....	<b>\$5,136,748 68</b>	<b>\$536,382 72</b>	<b>\$24,471 31</b>	<b>\$153,828 79</b>	<b>\$5,851,431 50</b>
<i>Disbursements:</i>					
Death claims.....	\$392,408 00				\$392,408 00
Disability claims.....	8,100 00				8,100 00
Sick and accident claims.....		\$142,934 65			142,934 65
Other benefits.....	200 00				200 00
Commissions to deputies and organizers.....				\$14,544 79	14,544 79
Salaries, other compensation and traveling expense of officers and employees.....				92,281 35	92,281 35
Collection and remittance of assessments and dues.....				1,630 63	1,630 63
Insurance department fees.....				1,247 27	1,247 27
Advertising, printing, supplies, postage, telegraph, telephone.....			\$596 62	24,988 76	25,585 38
Official publication.....				11,411 69	11,411 69
Supreme lodge meeting.....				1,011 84	1,011 84
Legal expenses.....				3,879 53	3,879 53
Taxes and expense on real estate.....				3,185 61	3,185 61
Other disbursements.....	2,186 49		700 00	7,112 02	9,998 51
<b>Totals</b> .....	<b>\$402,894 49</b>	<b>\$142,934 65</b>	<b>\$1,296 62</b>	<b>\$161,298 49</b>	<b>\$708,419 25</b>
Balance before transfers.....	\$4,733,854 19	\$393,448 07	\$23,174 69	-\$7,464 70	\$5,143,012 25
Increase by transfers.....				17,000 00	17,000 00
Balance.....	\$4,733,854 19	\$393,448 07	\$23,174 69	\$9,535 30	\$5,160,012 25
Decrease by transfers.....				17,000 00	17,000 00
Balance December 31, 1920.....	<b>\$4,733,854 19</b>	<b>\$393,448 07</b>	<b>\$6,174 69</b>	<b>\$9,535 30</b>	<b>\$5,143,012 25</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	45,908	\$34,957,035	53	\$42,450
Written in 1920 .....	5,704	224,170	9	8,250
Revived in 1920 .....	184	152,600	7	6,500
Increased in 1920 .....		267,287		
<b>Totals</b> .....	<b>51,796</b>	<b>\$39,601,092</b>	<b>69</b>	<b>\$57,200</b>
Deduct terminated, decreased or transferred in 1920....	2,345	1,731,414	11	10,000
<b>Total certificates in force December 31, 1920....</b>	<b>49,451</b>	<b>\$37,869,678</b>	<b>58</b>	<b>\$47,200</b>
Terminated by death in 1920.	498	409,903		
Terminated by lapse in 1920.	1,829	1,249,755	11	10,000
Terminated by disability in 1920 .....	18	16,200		
Decreased in 1920.....		55,556		
Received in 1920 from members in New York:				
Mortuary .....				\$992 91
Special .....				9 00
Sick and accident.....				165 36
Expense .....				209 94
<b>Total</b> .....				<b>\$1,377 21</b>

## EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1919.....	41	\$32,546
Reported in 1920.....	498	409,903
<b>Totals</b> .....	<b>539</b>	<b>\$442,449</b>
Paid in 1920.....	477	392,408
<b>Balance</b> .....	<b>62</b>	<b>\$50,041</b>
Claims unpaid December 31, 1920.....	62	50,041

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Number	Amount
Reported in 1920.....	18	\$16,200
<b>Totals</b> .....	<b>18</b>	<b>\$16,200</b>
Paid in 1920.....	18	8,100
<b>Balance</b> .....		<b>\$8,100</b>
Saved by compromising or scaling down in 1920.....		8,100

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	406	\$2,601 06		
Reported in 1920.....	5,074	142,212 07	7	\$283 43
<b>Totals</b> .....	<b>5,480</b>	<b>\$144,813 13</b>	<b>7</b>	<b>\$283 43</b>
Paid in 1920.....	5,123	142,934 65	7	283 43
Claims unpaid December 31, 1920, estimated liability..	357	\$1,878 48		



## EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Number	Amount
Reported in 1920.....	2	\$200
Totals .....	2	\$200
Paid in 1920.....	2	200

## GENERAL INTERROGATORIES

Assessments collected from organization of association:		
Mortuary .....		\$8,767.767
Sick benefit .....		2,934.427
Losses and claims paid from organization of association:		
Death .....		5,955.178
Sick benefit .....		2,796.153

## DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS

State	Par value of deposit
Massachusetts .....	\$5,000
Vermont .....	5,000
Total .....	\$10,000

## MORTGAGES OWNED CLASSIFIED BY COUNTRIES

Country	Amount of principal unpaid
Quebec, Canada .....	\$500,937
Ontario, Canada .....	158,000
Saskatchewan, Canada .....	81,000
Alberta, Canada .....	5,000
Total .....	\$744,937

## INFANTILE BRANCH

## INCOME

Assessments or premiums.....	\$9,732 77	
Dues and per capita tax.....	3,256 45	
Net amount received from members.....		\$12,989 22
Interest on:		
Bonds and stocks.....	\$98 82	
Other sources .....	364 75	
		463 57
Total Income .....		\$13,452 79
Ledger Assets December 31, 1919.....		5,544 92
Total .....		\$18,997 71

## DISBURSEMENTS

Death claims .....	\$1,309 00
Transfer of expense revenue to association's general expense fund .....	5,090 29
Total Disbursements .....	\$6,399 29
Balance .....	\$12,598 42

## LEDGER ASSETS

Book value of bonds.....	\$5,960 47
Deposits in trust companies and banks on interest.....	6,637 95
<b>Total</b> .....	<b>\$12,598 42</b>

## NON-LEDGER ASSETS

Interest due and accrued on bonds.....	55 35
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	260 39
<b>Gross Assets</b> .....	<b>\$12,914 16</b>

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value.....	464 03
<b>Total Admitted Assets</b> .....	<b>\$12,450 13</b>

## LIABILITIES

Policy or certificate claims due and unpaid.....	\$17 00
Advance assessments .....	185 50
Medical examiners' fees.....	689 00
<b>Total</b> .....	<b>\$891 50</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	4,139	\$395,737 50	1	\$153 00
Written in 1920.....	3,506	222,184 50	.....	.....
Revived in 1920.....	20	2,234 00	.....	.....
Increased in 1920.....	.....	69,404 50	.....	.....
<b>Totals</b> .....	<b>7,665</b>	<b>\$689,560 50</b>	<b>1</b>	<b>\$153 00</b>
Deduct terminated, decreased or transferred in 1920....	473	55,093 00	.....	.....
<b>Total certificates in force December 31, 1920....</b>	<b>7,192</b>	<b>\$634,467 50</b>	<b>1</b>	<b>\$153 00</b>
Terminated by death in 1920.	21	1,326 00	.....	.....
Terminated by lapse in 1920.	317	30,543 50	.....	.....
Terminated by transfer to adults class in 1920.....	135	23,223 50	.....	.....

## Received in 1920 from members in New York:

Mortuary .....	\$1 65
Expense .....	55
<b>Total</b> .....	<b>\$2 20</b>

## EXHIBIT OF DEATH CLAIMS

	Number	Amount
Incurred in 1920.....	21	\$1,326 00
Paid in 1920.....	20	1,309 00
<b>Balance</b> .....	<b>1</b>	<b>\$17 00</b>
Claims unpaid December 31, 1920.....	1	17 00

## BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
Dominion of Canada Victory 1937 5½s.....	\$50,000 00	\$50,000	\$50,000
1938 5½s.....	50,000 00	50,000	50,000
United States Victory Lib 1923 4½s.....	15,000 00	15,000	15,000
Dom of Can G T P Ry 1962 4s.....	1,489 66	1,944	1,321
1939 4s.....	801 41	973	767
Ahuntsic Montreal 1956 5s.....	67,782 00	60,000	51,000
Calgary Alta Canada 1933 5s.....	5,650 00	6,328	5,377
1938 4½s.....	10,785 81	13,139	10,117
1940 4½s.....	1,965 74	2,433	1,849
1941 4½s.....	1,562 64	1,946	1,459
1942 4½s.....	16,759 33	20,926	15,694
1943 4½s.....	185,618 90	220,679	173,009
1943 5s.....	23,331 86	24,066	27,253
1932 4½s.....	3,389 25	3,893	3,192
1937 4½s.....	5,235 39	6,336	4,934
Canton Loranger Can 1921 6s.....	240 00	250	250
1923 6s.....	240 00	250	247
1923 6s.....	240 00	250	248
1924 6s.....	240 00	250	245
1925 6s.....	240 00	250	245
1926 6s.....	240 00	250	245
1927 6s.....	240 00	250	242
1928 6s.....	240 00	250	243
1929 6s.....	240 00	250	242
1930 6s.....	240 00	250	243
1931 6s.....	240 00	250	240
1932 6s.....	240 00	250	240
1933 6s.....	240 00	250	240
1934 6s.....	240 00	250	240
1935 6s.....	240 00	250	237
1936 6s.....	240 00	250	238
1937 6s.....	240 00	250	237
1938 6s.....	240 00	250	238
1939 6s.....	240 00	250	237
1940 6s.....	240 00	250	237
Cartierville Montreal Can 1955 5½s.....	37,494 60	39,000	37,440
Chambly Bassin P Q Can 1939 6s.....	16,915 00	17,000	16,150
Delorimier Montreal Can 1912 4½s.....	16,432 00	16,000	13,000
1946 4½s.....	53,812 50	50,000	35,000
1946 4½s.....	30,000 00	30,000	22,800
Drummondville P Q Can 1951 5s.....	44,325 00	60,000	35,500
1950 5s.....	5,000 00	5,000	3,900
Edmonton Alta Can 1933 5s.....	77,966 51	87,598	73,533
1933 5s.....	34,547 28	28,932	32,703
1933 5s.....	4,017 43	4,866	3,650
1950 4½s.....	2,963 27	3,893	2,696
1952 4½s.....	2,965 16	3,893	3,647
Emardville Montreal Can 1938 5s.....	85,855 60	82,000	75,440
Farnham P Q Can 1940 4½s.....	41,700 00	50,000	35,000
Fraserville P Q Can 1933 4½s.....	105,280 00	100,000	83,000
Grand Mere P Q Can 1933 4½s.....	33,711 00	34,000	28,230
Hardwick Vt U S A 1933 4s.....	4,850 00	5,000	4,600
Hampstead Montreal Can 1939 6s.....	39,010 00	41,000	39,360
1961 6s.....	123,442 50	125,000	129,600
Hull P Q Can 1925 6s.....	5,000 00	5,000	4,950
Laval des Rapides P Q Can 1963 5s.....	104,418 80	119,000	84,870
Laval Montreal Can 1941 6s.....	71,000 00	71,000	65,320
Lewis P Q Can 1933 4s.....	2,700 00	3,700	3,241
1934 4s.....	360 00	350	305
Leithbridge Alta Can 1943 4½s.....	5,368 91	6,813	5,041
Longue-Pointe Montreal Can 1947 4½s.....	34,373 50	35,000	28,600
Maisonneuve Montreal Can 1930 5½s.....	2,760 00	3,000	2,380
Montreal Est Montreal Can 1954 6s.....	92,900 00	100,000	95,000
Manson P Q Can 1949 5s.....	5,700 57	6,185	5,257
Montreal-Nord Montreal Can 1957 6s.....	300,000 00	300,000	285,000
Mount-Royal Montreal Can 1944 6s.....	100,050 05	115,000	95,450
Maisonneuve Montreal Can 1932 6s.....	3,148 78	3,406	3,385
1941 4½s.....	17,164 00	22,000	17,820
Montreal Can 1953 4½s.....	28,669 80	37,843	23,003
1950 4s.....	8,514 20	10,993	7,473
1951 4½s.....	7,041 43	8,273	6,205
1952 4½s.....	13,150 57	15,816	11,704
1933 4s.....	21,118 24	26,026	21,009
1942 3½s.....	4,139 39	5,840	3,854
1948 4s.....	146 43	199	137
1951 4½s.....	12,043 06	15,154	11,366
Maisonneuve Montreal Can 1953 5s.....	4,866 66	4,866	4,087

Medicine Hat Alta Can 1931 5s.....	8,985 50	10,000	8,700
1923 5s.....	8,060 40	3,000	7,830
1924 5s.....	1,285 16	1,469	1,255
1944 5s.....	9,893 88	11,679	9,460
1954 5s.....	803 39	973	759
Pointe-aux-Trembles Montreal Can 1942 6s.....	72,500 00	72,500	68,160
Quebec P Q Can 1923 4½s.....	4,000 00	4,000	3,880
1927 4s.....	2,000 00	2,000	1,780
Sault Sainte-Marie Ont Can 1928 5s.....	2,000 00	2,000	1,820
Sorel P Q Can 1932 5s.....	67,680 00	75,000	60,000
Saint-Boniface Manitoba Can 1923 5s.....	52,510 00	50,000	48,000
Sainte-Cunegonde Montreal Can 1927 4½s.....	89,020 50	86,000	78,200
Saint-Jerome P Q 1964 5s.....	21,482 50	25,000	20,000
Saint-Laurent Montreal Can 1943 4½s.....	11,328 08	11,105	9,106
Saint-Louis Montreal Can 1941 4s.....	24,480 00	26,000	18,250
Saint-Michel Laval Montreal Can 1954 6s.....	64,830 00	60,000	56,800
1956 6s.....	311,663 80	300,000	279,000
Sainte-Rose P Q Can 1954 6s.....	77,925 00	76,000	68,760
Terrebonne P Q Can 1947 5s.....	29,623 62	28,362	24,822
Tetraulville Montreal Can 1947 5s.....	15,063 99	15,599	13,269
Thetford Mines P Q Can 1934 5s.....	2,000 00	2,000	1,740
1935 5s.....	4,000 00	4,000	3,640
1936 5s.....	5,000 00	5,000	4,260
1937 5s.....	5,000 00	5,000	4,260
1938 5s.....	5,000 00	5,000	4,200
1939 5s.....	5,000 00	5,000	4,200
1940 5s.....	6,000 00	6,000	5,040
1941 5s.....	6,000 00	6,000	4,980
1942 5s.....	2,000 00	2,000	1,660
1930 5s.....	1,000 00	1,000	890
1931 5s.....	4,000 00	4,000	3,560
1932 5s.....	4,000 00	4,000	3,520
1933 5s.....	4,000 00	4,000	3,480
1934 5s.....	2,000 00	2,000	1,740
1942 5s.....	4,000 00	4,000	3,320
1943 5s.....	6,000 00	6,000	4,920
1944 5s.....	5,000 00	5,000	4,100
Three Rivers P Q Can 1929 5s.....	7,000 00	7,000	6,080
Verdun Montreal Can 1955 5½s.....	95,388 00	100,000	86,000
Cartierville Montreal Can 1953 5s.....	48,734 20	50,000	44,600
Chambly Canton P Q Can 1940 5½s.....	88 25	100	89
1942 5½s.....	93 25	100	89
1943 5½s.....	559 50	600	528
1944 5½s.....	662 75	700	616
1945 5½s.....	746 00	800	704
1946 5½s.....	746 00	800	704
1947 5½s.....	839 25	900	783
Cote Visitation Montreal Can 1951 5½s.....	67,756 41	73,000	65,700
Grand Mere P Q 1935 6s.....	7,807 20	8,000	7,600
1936 6s.....	8,286 65	8,500	8,075
1937 6s.....	8,766 00	9,000	8,550
1938 6s.....	9,342 72	9,600	9,120
1939 6s.....	9,821 24	10,100	9,585
1940 6s.....	5,538 69	5,700	5,415
1940 6s.....	4,858 50	5,000	4,750
1941 6s.....	11,069 40	11,400	10,716
1942 6s.....	11,740 63	12,100	11,374
1943 6s.....	12,413 18	12,800	12,028
1944 6s.....	9,691 00	10,000	9,400
Maisonneuve Montreal Can 1955 4 3/5s.....	65,850 00	60,000	48,200
Ottawa Ontario Can 1923 4½s.....	5,212 00	5,000	4,850
1924 4½s.....	5,320 00	5,000	4,750
1925 4½s.....	5,233 50	5,000	4,700
1926 4½s.....	5,248 50	5,000	4,650
1927 4½s.....	5,258 50	5,000	4,600
1928 4½s.....	5,263 00	5,000	4,550
1929 4½s.....	5,271 00	5,000	4,500
1930 4½s.....	5,280 00	5,000	4,450
1931 4½s.....	5,288 00	5,000	4,400
1931 4½s.....	5,290 00	5,000	4,400
1932 4½s.....	5,300 05	5,000	4,400
1933 4½s.....	5,308 00	5,000	4,350
1934 4½s.....	5,311 50	5,000	4,300
1934 4½s.....	5,315 00	5,000	4,300
1935 4½s.....	5,318 00	5,000	4,300
Pointe-aux-Trembles Montreal Can 1942 6s.....	9,000 00	9,000	8,480
Amherst Park Montreal Can 1960 5½s.....	20,315 24	22,000	20,240
St-Charles Bas-du-Sault Can 1942 6s.....	9,512 00	10,000	9,400
Saint-Edouard Montreal Can 1949 5½s.....	13,956 00	15,000	13,360
Sault-au-Recollet Montreal Can 1940 6s.....	60,000 00	60,000	57,600
Sainte-Cecile Montreal Can 1932 5½s.....	85,000 00	85,000	74,800

Bonds:	Book value	Par value	Market value
Saint-Jean-Berchmans Mtl Can 1962 5s.....	114,937 50	125,000	98,770
Riviere Saint-Pierre Montreal Can 1938 5½s.....	36,783 58	35,000	31,532
Villeray Montreal Can 1950 5½s.....	67,000 00	67,000	56,250
Massachusetts U S A 1928 3½s.....	5,437 00	5,000	4,770
<b>Totals of bonds.....</b>	<b>\$3,899,701 23</b>	<b>\$4,048,091</b>	<b>\$3,512,320</b>
<b>Stocks:</b>			
8 Union Bank Winnipeg Man.....	\$800 00	\$800	\$1,136
18½ Le Pret Hypotheaire Quebec P Q.....	1,850 00	1,850	2,497
<b>Totals of stocks.....</b>	<b>\$2,650 00</b>	<b>\$2,650</b>	<b>\$3,633</b>
<b>Totals of bonds and stocks.....</b>	<b>\$3,902,351 23</b>	<b>\$4,050,742</b>	<b>\$3,516,153</b>

## THE GERMAN BAPTISTS' LIFE ASSOCIATION

789 ELLICOTT STREET, BUFFALO, N. Y.

[Commenced business 1888]

DANIEL B. STUMPF, President

F. W. GODTFRING, Secretary

Attorney for service of process in the State of New York, GEO. E. HOUCK,  
447 Main street, Buffalo, N. Y.

### INCOME

Enrollment .....	\$335 00	
Assessments or premiums.....	45,787 13	
Dues and per capita tax.....	6,735 67	
Other payments by members.....	607 78	
Net amount received from members.....		\$53,465 58
Interest on:		
Mortgage loans .....	\$7,291 48	
Liens .....	1,142 31	
Bonds and stocks.....	644 50	
Deposits .....	538 61	
		9,616 90
Liens deducted from paid claims.....		5,270 86
Total Income .....		<b>\$68,353 34</b>
Ledger Assets December 31, 1919.....		<b>164,524 51</b>
Total .....		<b>\$232,877 85</b>

### DISBURSEMENTS

Death claims .....	\$27,115 08	
Sick and accident claims and locals assisted...	240 57	
Dividends or waivers.....	2,148 90	
Total benefits paid.....		\$29,504 55
Commissions and fees to deputies and agents.....	1,726 50	
Salaries of deputies and organizers.....	1,240 00	
Salaries and other compensation of officers and trustees.....	2,574 99	
Salaries and other compensation of committees.....	36 00	
Salaries and other compensation of office employees.....	698 45	
Medical examiners' fees and salaries.....	798 00	
Traveling and other expenses of officers, trustees and committees .....	513 52	
Collection and remittance of assessments and dues.....	888 00	
Insurance department fees.....	165 00	
Rent .....	187 50	
Advertising, printing and stationery.....	509 82	
Postage, express, telegraph and telephone.....	460 44	
Expense portion sick benefit dues and disability payments...	544 13	
Miscellaneous, including \$325 actuary.....	365 00	
Accrued interest on investments.....	71 00	
Total Disbursements .....		<b>\$40,262 90</b>
Balance .....		<b>\$192,594 95</b>

LEDGER ASSETS	
Mortgage loans .....	\$149,400 00
Book value of bonds .....	12,200 00
Cash in association's office .....	196 25
Deposits in trust companies and banks on interest .....	30,798 70
<b>Total .....</b>	<b>\$192,594 95</b>

NON-LEDGER ASSETS	
Interest due and accrued:	
Mortgages .....	\$2,789 83
Bonds .....	237 48
<b>Total .....</b>	<b>3,027 31</b>
Liens on certificates of class B .....	103,007 50
Interest accrued on liens .....	19,444 86
Office furniture .....	337 50
Mortuary assessments due .....	2,330 57
Sick benefit balances in hands of local treasuries .....	3,021 32
<b>Gross Assets .....</b>	<b>\$338,764 01</b>

DEDUCT ASSETS NOT ADMITTED	
Book value of bonds over market value .....	\$150 00
Office furniture .....	337 50
Excess of liens and interest over reserve, individual certificates .....	23,928 99
<b>Total .....</b>	<b>24,416 49</b>
<b>Total Admitted Assets .....</b>	<b>\$309,347 52</b>

LIABILITIES	
Advance assessments .....	\$424 17
Reserve as computed by American experience table at 3½ per cent, select and ultimate .....	267,669 27
Reserve held against total permanent disability .....	503 09
<b>Total .....</b>	<b>\$268,596 53</b>

EXHIBIT OF FUNDS						
	Mortuary	Disability	Sick benefit fund	Business extension fund	Expense	Total
Balance December 31, 1919 .....	\$169,812 72	\$96 70	\$2,756 63	\$103 68	\$1,784 78	\$164,524 51
<i>Income:</i>						
Endowment .....					335 00	335 00
Other assessments .....	42,825 70				2,961 43	45,787 13
Dues and per capita tax .....		538 21	497 39	2,098 39	3,601 68	6,725 67
Other payments by members .....					607 78	607 78
Interest and dividends .....	9,431 02	5 81	112 25		67 82	9,616 90
Other income .....	5,270 86					5,270 86
<b>Totals .....</b>	<b>\$217,340 30</b>	<b>\$610 72</b>	<b>\$3,366 27</b>	<b>\$2,202 07</b>	<b>\$9,358 49</b>	<b>\$232,877 85</b>
<i>Disbursements:</i>						
Death claims .....	\$27,115 08					\$27,115 08
Sick and accident claims and locals assisted .....			\$240 57			240 57
Other benefits .....	2,148 90					2,148 90
Commissions to deputies and organizers .....					\$1,726 50	1,726 50
Salaries, other compensation and traveling expense of officers and agents .....				\$1,938 56	3,922 40	5,860 96
Collection and remittance of assessments and dues .....					888 00	888 00
Insurance department fees and license .....				105 00	60 00	165 00

Rent.....					187 50	187 50
Advertising, printing, supplies, postage, telegraph, telephone.....				127 50	842 76	970 26
Other disbursements.....	71 00	107 63	436 50		365 00	980 13
<b>Totals.....</b>	<b>\$29,334 96</b>	<b>\$107 63</b>	<b>\$677 07</b>	<b>\$2,171 06</b>	<b>\$7,992 16</b>	<b>\$40,282 90</b>
Balance before transfers.....	\$188,005 32	\$503 09	\$2,689 20	\$31 01	\$1,366 33	\$192,594 95
Increase by transfers.....					282 00	282 00
<b>Balance.....</b>	<b>\$188,005 32</b>	<b>\$503 09</b>	<b>\$2,689 20</b>	<b>\$31 01</b>	<b>\$1,648 33</b>	<b>\$192,876 95</b>
Decrease by transfers.....	282 00					282 00
<b>Balance December 31, 1920.....</b>	<b>\$187,723 32</b>	<b>\$503 09</b>	<b>\$2,689 20</b>	<b>\$31 01</b>	<b>\$1,648 33</b>	<b>\$192,594 95</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	2,454	\$2,151,443 25	348	\$317,615 84
Written in 1920.....	304	213,750 00	12	12,000 00
<b>Totals.....</b>	<b>2,758</b>	<b>\$2,365,193 25</b>	<b>360</b>	<b>\$329,615 84</b>
Deduct terminated, decreased or transferred in 1920....	119	135,153 85	8	7,174 65
<b>Total certificates in force December 31, 1920....</b>	<b>2,639</b>	<b>\$2,230,039 40</b>	<b>352</b>	<b>\$322,441 19</b>
Terminated by death in 1920.	32	27,115 08	4	3,674 65
Terminated by lapse in 1920.	75	77,296 11	4	3,500 00
Terminated by ex. term in 1920.....	12	16,500 00	.....	.....
Decreased in 1920, liens wiped off.....	.....	14,242 66	.....	.....

## Received in 1920 from members in New York:

Mortuary.....	\$6,782 92
Disability.....	76 13
Sick benefit.....	166 01
Expense.....	556 25
<b>Total.....</b>	<b>\$7,581 31</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919.....	2	\$750 00	.....	.....
Incurred in 1920.....	30	26,365 08	4	\$3,674 65
<b>Totals.....</b>	<b>32</b>	<b>\$27,115 08</b>	<b>4</b>	<b>\$3,674 65</b>
Paid in 1920.....	32	27,115 08	4	3,674 65

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920.....	49	\$1,462 01	3	\$81 00
<b>Totals.....</b>	<b>49</b>	<b>\$1,462 01</b>	<b>3</b>	<b>\$81 00</b>
Paid in 1920.....	49	1,462 01	3	81 00



## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
New York .....	\$89,700 00
Ohio .....	16,000 00
Illinois .....	1,500 00
North Dakota .....	29,200 00
Montana .....	13,000 00
<b>Total</b> .....	<b>\$149,400 00</b>

## BONDS OWNED

	Book value	Par value	Market value
City of Three Forks Mont spec imp 1920 6s.....	\$500	\$500	\$500
Bloomington Pontiac & Joliet Elec Ry 1925 5s.....	2,700	2,000	2,550
Buffalo General Electric Co conv deb 1923 6s.....	2,000	2,000	2,000
United States 3d Lib 1942 4s.....	2,000	2,000	2,000
3d Lib 1928 4½s.....	2,000	2,000	2,000
4th Lib 4½s.....	2,000	2,000	2,000
<b>Totals</b> .....	<b>\$12,200</b>	<b>\$12,500</b>	<b>\$12,050</b>

## THE UNITED ORDER OF THE GOLDEN CROSS

EMPIRE BUILDING, KNOXVILLE, TENN.

[Commenced business 1876]

JOSEPH P. BURLINGAME, President                      WILLIAM R. COOPER, Secretary  
 Attorney for service of process in the State of New York, SUPERINTENDENT OF  
 INSURANCE, Albany, N. Y.

### INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$8,116 12	
All other assessments or premiums.....	423,050 60	
Dues and per capita tax.....	241 00	
Other payments by members.....	220 00	
<b>Total</b> .....	<b>\$431,627 72</b>	
Deduct payments returned to applicants and members .....	36 00	
<b>Net amount received from members</b> .....		<b>\$431,591 72</b>
Interest on:		
Bonds .....	\$3,077 25	
Deposits .....	1,510 25	
Other sources .....	510 00	
		<b>5,097 50</b>
Sale of lodge supplies.....		239 05
Fines .....		62 98
Exchange .....		2 24
Sale of papers.....		9 93
<b>Total Income</b> .....	<b>\$437,003 42</b>	
<b>Ledger Assets December 31, 1919</b> .....		<b>139,929 95</b>
<b>Total</b> .....		<b>\$576,933 37</b>

### DISBURSEMENTS

Death claims .....	\$409,366 95
Commissions and fees to deputies and organizers.....	9,118 50
Salaries of deputies and organizers.....	14,977 50
Salaries of officers and trustees.....	8,500 09
Salaries and other compensation of committees.....	250 00
Salaries of office employees.....	7,077 14
Medical examiners' fees and salaries.....	932 00
Traveling and other expenses of officers, trustees and committees .....	238 83
Collection and remittance of assessments and dues.....	9 08
Insurance department fees.....	303 00
Rent .....	801 00
Advertising, printing and stationery.....	2,264 21
Postage, express, telegraph and telephone.....	809 67
Lodge supplies .....	338 50

Official publication .....	4,542 25
Expense of supreme lodge meeting .....	415 00
Legal expenses .....	2,900 75
Furniture and fixtures.....	84 71
Taxes, repairs and other expenses on real estate.....	118 72
Miscellaneous .....	677 16
<b>Total Disbursements .....</b>	<b>\$463,725 06</b>
<b>Balance .....</b>	<b>\$113,208 31</b>

## LEDGER ASSETS

Book value of real estate.....	\$8,800 00
Book value of bonds.....	79,429 32
Cash in association's office.....	2,001 61
Deposits in trust companies and banks on interest.....	16,177 38
Bills receivable .....	6,800 00
<b>Total .....</b>	<b>\$113,208 31</b>

## NON-LEDGER ASSETS

Interest due and accrued:	
Bonds .....	\$974 98
Other assets .....	146 04
<b>Total .....</b>	<b>1,121 02</b>
Amortized value of bonds over book value.....	85 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	35,308 43
<b>Gross Assets .....</b>	<b>\$149,722 76</b>

## DEDUCT ASSETS NOT ADMITTED

Book value of real estate over market value.....	2,500 00
<b>Total Admitted Assets.....</b>	<b>\$147,222 76</b>

## LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$13,933 34
Resisted .....	6,500 00
Reported, not yet adjusted.....	18,500 00
Incurred in 1920 not reported until 1921...	1,750 00
<b>Total unpaid claims.....</b>	<b>\$40,683 34</b>
Salaries, rents, expenses, commissions, etc., due or accrued....	1,509 98
<b>Total .....</b>	<b>\$42,193 32</b>

## EXHIBIT OF FUNDS

	Mortuary	Emergency	Expense	Total
Balance December 31, 1919.....	\$134,964 19		\$4,965 76	\$139,929 95
<i>Income:</i>				
Assessments during first twelve months of membership of which all or an extra per cent is used for expense..			8,116 12	8,116 12
Other assessments.....	380,543 22		42,471 38	423,014 60
Dues and per capita tax.....			241 00	241 00
Other payments by members.....			220 00	220 00
Interest and dividends.....	1,126 80	\$3,910 65	80 05	5,067 50
Other income.....			314 20	314 20
<b>Totals.....</b>	<b>\$516,634 21</b>	<b>\$3,910 65</b>	<b>\$56,388 51</b>	<b>\$576,933 37</b>
<i>Disbursements:</i>				
Death claims.....	\$409,366 95			\$409,366 95
Commissions to deputies and organizers.....			\$9,118 50	9,118 50

Salaries, other compensation and traveling expense of officers and employes .....			21,975 56	31,975 56
Collection and remittance of assessments and dues .....			9 08	9 08
Insurance department fees .....			308 00	308 00
Rent .....			801 00	801 00
Advertising, printing, supplies, postage, telegraph, telephone .....			3,412 38	3,412 38
Official publication .....			4,542 25	4,542 25
Supreme lodge meeting .....			415 00	415 00
Legal expenses .....			2,900 75	2,900 75
Taxes and expense on real estate .....			118 72	118 72
Other disbursements .....			761 87	761 87
<b>Totals .....</b>	<b>\$409,366 95</b>		<b>\$54,358 11</b>	<b>\$463,725 06</b>
Balance before transfers .....	\$107,267 26	\$8,910 65	\$2,030 40	\$113,208 31
Increase by transfers .....	23,910 65		20,000 00	43,910 65
<b>Balance .....</b>	<b>\$131,177 91</b>	<b>\$8,910 65</b>	<b>\$22,030 40</b>	<b>\$157,118 96</b>
Decrease by transfers .....	20,000 00	3,910 65	20,000 00	43,910 65
<b>Balance December 31, 1920 .....</b>	<b>\$111,177 91</b>		<b>\$2,030 40</b>	<b>\$113,208 31</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	15,212	\$14,247,225	814	\$689,650
Written in 1920 .....	1,611	1,223,500	64	48,000
Revived in 1920 .....	31	30,250		
Received by transfer in 1920 .....			18	17,500
Increased in 1920 .....		23,750		1,500
<b>Totals .....</b>	<b>16,854</b>	<b>\$15,524,725</b>	<b>896</b>	<b>\$756,650</b>
Deduct terminated, decreased or transferred in 1920 .....	1,499	1,264,750	61	52,050
<b>Total certificates in force December 31, 1920 .....</b>	<b>15,355</b>	<b>\$14,259,975</b>	<b>835</b>	<b>\$704,600</b>
Terminated by death in 1920 .....	351	407,950	24	26,300
Terminated by lapse in 1920 .....	1,148	835,500	37	25,750
Decreased in 1920 .....		21,300		

## Received in 1920 from members in New York:

Mortuary .....	\$18,392 30
Expense .....	2,182 18
<b>Total .....</b>	<b>\$20,574 48</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	37	\$46,100 00	1	\$1,000 00
Reported in 1920 .....	351	407,950 00	24	26,300 00
<b>Totals .....</b>	<b>388</b>	<b>\$454,050 00</b>	<b>25</b>	<b>\$27,300 00</b>
Paid in 1920 .....	352	409,366 95	24	25,605 58
<b>Balance .....</b>	<b>36</b>	<b>\$44,683 05</b>	<b>1</b>	<b>\$1,694 42</b>
Saved by compromising or scaling down in 1920 .....		2,749 71		1,194 42
Rejected in 1920, dropped .....	2	3,000 00		
<b>Claims unpaid December 31, 1920 .....</b>	<b>34</b>	<b>38,933 34</b>	<b>1</b>	<b>500 00</b>

## GENERAL INTERROGATORIES

Assessments collected from organization of association:

Mortuary .....	\$15,092,915 00
Losses and claims paid from organization of association:	
Death .....	15,055,212 00

## BONDS OWNED

	Book value	Par value	Market value
United States 3d Lib 1928 4 1/2s.....	\$5,000 00	\$5,000	\$5,000
Minneapolis Minn 1946 4s.....	5,108 25	5,000	4,450
New Canaan Conn sewer 1937 4s.....	6,080 00	6,000	5,448
New York City 1964 3 1/2s.....	15,000 00	15,000	12,300
Philadelphia Penn 1945 4s.....	5,150 00	5,000	4,500
York Me school & rdg 1938 3s.....	1,000 00	1,000	810
1939 3s.....	1,000 00	1,000	800
1940 3s.....	1,000 00	1,000	780
1941 3s.....	1,000 00	1,000	780
1942 3s.....	1,000 00	1,000	780
1943 3s.....	1,000 00	1,000	770
1944 3s.....	1,000 00	1,000	770
1945 3s.....	1,000 00	1,000	780
1946 3s.....	1,000 00	1,000	780
1947 3s.....	1,000 00	1,000	750
Chicago Burlington & Quincy R R III div 1949 4s.....	4,968 75	5,000	4,250
Chicago Milw & St Paul R R gen series A 1989 4s.....	4,931 25	5,000	2,700
Chicago R I & Pac R R gen 1988 4s.....	4,801 25	5,000	2,800
Illinois Central R R 1952 4s.....	4,525 00	5,000	3,850
Kansas City Terminal R R 1960 4s.....	4,413 50	5,000	3,800
Louisville & Nashville R R unified 1940 4s.....	4,393 75	5,000	4,200
Louisville & Nashville R R A K & C div 1955 4s.....	4,625 57	5,000	3,900
Totals .....	\$79,429 32	\$81,000	\$67,320

## GOLDEN SEAL ASSURANCE SOCIETY

ROXBURY, N. Y.

[Commenced business 1902]

HILL MONTAGUE, President

ARTHUR F. BOUTON, Secretary

Attorney for service of process in the State of New York, LAFAYETTE B.  
GLEASON, Delhi, N. Y.

### INCOME

Assessments or premiums.....	\$13,994 39	
All other assessments or premiums.....	216,557 88	
Total .....	\$230,552 27	
Deduct payments returned to applicants and members .....	224 15	
Net amount received from members.....		\$230,328 12
Interest on:		
Mortgage loans .....	\$9,069 09	
Bonds and stocks.....	9,560 29	
Deposits .....	28 82	
Other sources .....	843 63	
		19,501 83
Rents .....		6,142 87
Sale of lodge supplies.....		247 57
Miscellaneous .....		107 00
Surrender charges .....		878 59
Gross profit on sale or maturity of ledger assets:		
Real estate .....	\$486 99	
Bonds .....	300 00	
		786 99
Total Income .....		\$257,999 97
Ledger Assets December 31, 1919.....		641,047 36
Total .....		\$899,040 36

### DISBURSEMENTS

Death claims .....	\$90,905 27	
Sick and accident claims.....	17,538 59	
Dividends .....	2,979 72	
Surrendered certificates .....	1,555 78	
Other benefits .....	30 72	
Total benefits paid.....		\$113,010 08
Commissions and fees to deputies and organizers.....		18,268 62
Salaries of deputies and organizers.....		14,980 50
Salaries of officers and trustees.....		6,957 64
Organizers' traveling expenses.....		2,374 35
Salaries of office employees.....		6,601 25
Surety bonds .....		100 31
Medical examiners' fees and salaries.....		2,912 00

Traveling and other expenses of officers, trustees and committees .....	2,393 63
Collection and remittance of assessments and dues.....	7,871 85
Insurance department fees.....	228 25
Rent .....	1,225 00
Advertising, printing and stationery.....	1,466 29
Postage, express, telegraph and telephone.....	2,054 96
Lodge supplies .....	694 64
Official publication .....	740 65
Legal expenses .....	1,628 75
Fraternal Congress .....	117 50
Taxes, repairs and other expenses on real estate.....	3,477 08
Surrender charges .....	878 59
Adjusting claims .....	5,627 85
Miscellaneous agency expense.....	2,268 18
Actuarial expense .....	252 75
Miscellaneous .....	119 85
Interest on borrowed money.....	105 00
Gross loss on sale or maturity of ledger assets: Collateral loans .....	126 00
Gross decrease, by adjustment, in book value of ledger assets: Transfer lien notes.....	1,012 35
<b>Total Disbursements .....</b>	<b>\$197,493 92</b>

<b>Balance .....</b>	<b>\$701,546 44</b>
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## LEDGER ASSETS

Book value of real estate.....	\$59,739 64
Mortgage loans .....	153,453 35
Book value of bonds, \$277,342.19; stocks, \$1,614.29.....	278,956 48
Cash in association's office.....	5,340 66
Deposits in trust companies and banks not on interest.....	29,667 57
Deposits in trust companies and banks on interest.....	739 24
Bills receivable .....	7,700 00
Organizers' balances .....	11,119 59
Furniture and fixtures.....	3,485 21
Loans on transferred certificates, \$140,460.80; death benefit certificates, \$10,883.90 .....	151,344 70
<b>Total .....</b>	<b>\$701,546 44</b>

## NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages .....	\$3,361 62
Bonds .....	2,789 99
Other assets .....	20,027 22
<b>Total .....</b>	<b>26,178 83</b>
Rents due and accrued.....	478 30
Market value of real estate over book value.....	9,769 36
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	20,000 00
Due from camps for supplies.....	500 00
Liens and accrued interest—Assurance League certificate, option 3 .....	59,855 42
Printed matter and supplies on hand.....	2,000 00
<b>Gross Assets .....</b>	<b>\$820,328 35</b>

DEDUCT ASSETS NOT ADMITTED

Organizers' balances and ledger accounts, not secured by bonds.....	\$2,227 62	
Bills receivable .....	7,700 00	
Book value over amortized value of bonds and market value of stocks and bonds not amortized .....	24,049 64	
Furniture and fixtures.....	3,485 21	
Due from camps for supplies.....	500 00	
Printed matter and supplies on hand.....	2,000 00	
<b>Total .....</b>		<b>39,962 47</b>
<b>Total Admitted Assets.....</b>		<b>\$780,365 88</b>

LIABILITIES

Policy or certificate claims:		
Adjusted, not yet due.....	\$5,000 00	
Reported, not yet adjusted.....	6,679 50	
Incurred in 1920 not reported until 1921....	7,481 50	
<b>Total unpaid claims.....</b>		<b>\$19,161 00</b>
Salaries, rents, expenses, commissions, etc., due or accrued...		992 45
Borrowed money, \$10,500; interest due or accrued thereon, \$3,474.50 .....		13,974 50
Advance assessments .....		10,196 52
Dividends accumulated on death benefit certificates.....		923 80
Reserve, American experience 3½ and 4 per cent.....		650,066 00
<b>Total .....</b>		<b>\$695,314 27</b>

EXHIBIT OF FUNDS

	Mortuary	New mortuary	Benefit disability funds	Assurance league optional
Balance December 31, 1919.....	\$373,299 62	\$19,017 68	\$10,172 30	\$213,331 59
<i>Income:</i>				
Assessments .....	58,001 93	13,825 54	24,588 50	54,232 71
Interest and dividends.....	9,238 85	359 11	326 26	8,046 56
Other income.....	3,297 66	362 30	190 01	2,872 29
<b>Totals.....</b>	<b>\$443,928 06</b>	<b>\$33,864 63</b>	<b>\$35,207 07</b>	<b>\$278,483 15</b>
<i>Disbursements:</i>				
Death claims.....	\$26,000 00		\$6,625 00	\$54,230 27
Sick and accident claims.....			17,538 59	
Other benefits.....	4,555 26	\$10 96		
Taxes and expense on real estate.....	1,635 81	177 79	60 32	1,447 84
Other disbursements.....	1,728 28	228 84	61 75	52 25
<b>Totals.....</b>	<b>\$33,919 35</b>	<b>\$417 59</b>	<b>\$24,285 66</b>	<b>\$55,730 26</b>
Balance December 31, 1920.....	\$410,008 71	\$38,447 04	\$10,921 41	\$222,752 79

	Assurance league general	Patriotic funds	Emergency fund	General expense	Total
Balance December 31, 1919.....	\$19,979 57	-\$1,475 73	\$12,604 88	-\$5,882 52	\$24,226 20
<i>Income:</i>					
Assessments during first months of membership of which all or an extra per cent is used for expense.....				13,994 39	13,994 39
Other assessments.....				65,965 06	216,333 73
Interest and dividends.....	721 03		120 02		19,501 83
Other income.....	266 77	2 75	40 03	1,201 21	8,163 02
<b>Totals.....</b>	<b>\$20,967 37</b>	<b>-\$1,472 98</b>	<b>\$12,764 93</b>	<b>\$75,298 13</b>	<b>\$899,040 36</b>



<i>Disbursements:</i>	Assurance league general	Patriotic funds	Emergency fund	General expense	Total
Death claims.....				\$4,050 00	\$90,906 27
Sick and accident claims.....					17,838 69
Other benefits.....					4,686 23
Commissions to deputies and organizers.....				18,268 62	18,268 62
Salaries, other compensation and traveling expense of officers and employees.....				36,219 37	36,219 37
Collection and remittance of assessments and dues.....				7,871 85	7,871 85
Insurance department fees.....				228 25	228 25
Rent.....				1,235 00	1,235 00
Advertising, printing, supplies, postage, telegraph, telephone.....				4,215 89	4,215 89
Official publication.....				740 65	740 65
Legal expenses.....	\$3 75			1,625 00	1,628 75
Taxes and expense on real estate.....	133 80		\$31 52		3,477 08
Other disbursements.....	5 02		50	8,531 74	10,608 36
<b>Totals.....</b>	<b>\$142 57</b>		<b>\$23 02</b>	<b>\$82,976 37</b>	<b>\$197,493 92</b>
Balance before transfers.....	\$30,824 80	-\$1,472 98	\$12,742 91	-\$7,678 24	\$701,546 44
Increase by transfers.....				5,882 52	5,882 52
Balance.....	\$30,824 80	-\$1,472 98	\$12,742 91	-\$1,795 72	\$707,428 96
Decrease by transfers.....				5,882 52	5,882 52
Balance December 31, 1920.....	<u>\$30,824 80</u>	<u>-\$1,472 98</u>	<u>\$6,860 39</u>	<u>-\$1,795 72</u>	<u>\$701,546 44</u>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	10,561	\$13,957,754 56	5,069	\$7,109,590 35
Written in 1920.....	4,166	6,451,500 00	2,098	3,009,200 00
Received by transfer in 1920.....			3	4,000 00
<b>Totals.....</b>	<b>14,727</b>	<b>\$20,409,254 56</b>	<b>7,170</b>	<b>\$10,122,790 35</b>
Deduct terminated, decreased or transferred in 1920....	4,159	6,397,517 86	2,315	3,442,349 86
<b>Total certificates in force December 31, 1920....</b>	<b>10,568</b>	<b>\$14,011,736 70</b>	<b>4,855</b>	<b>\$6,680,440 49</b>
Terminated by death in 1920.....	94	128,908 80	58	90,408 86
Terminated by lapse in 1920.....	3,998	6,140,609 00	2,223	3,289,941 00
Transferred in 1920.....				1,000 00
Terminated by maturity in 1920.....	67	128,000 00	34	61,000 00

Received in 1920 from members in New York:

A. L. opt. new mortuary and mortuary.....	\$82,564 98
Sick benefit and accident.....	10,706 07
Expense.....	40,518 88
<b>Total.....</b>	<b>\$133,787 93</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919.....	8	\$13,375 95	7	\$12,375 95
Reported in 1920.....	94	89,716 82	58	71,966 82
<b>Totals.....</b>	<b>102</b>	<b>\$103,092 77</b>	<b>65</b>	<b>\$84,342 77</b>
Paid in 1920.....	90	90,905 27	58	73,992 77
<b>Balance.....</b>	<b>12</b>	<b>\$12,187 50</b>	<b>7</b>	<b>\$10,350 00</b>

Saved by compromising or scaling down in 1920.....		450 00	.....	450 00
Rejected in 1920.....	2	650 00	2	650 00
Claims unpaid December 31, 1920 .....	10	11,087 50	5	9,250 00
		<u>          </u>		<u>          </u>

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1920 .....	1	\$100 00	1	\$100 00
Decrease in such estimated liability in 1920.....		30 00		30 00
Increase in 1920.....	832	18,060 59	417	8,900 09
Totals .....	833	\$18,130 59	418	\$8,970 09
Paid in 1920.....	749	17,538 59	365	8,473 09
Rejected in 1920.....	63	.....	34	.....
Claims unpaid December 31, 1920, estimated liability..	21	\$592 00	19	\$497 00

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary and benefit.....	\$5,445,235 00
Losses and claims paid from organization of association:	
Death .....	1,293,650 00
Disability .....	1,209,265 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
New York .....	\$131,686 00
New Jersey .....	2,500 00
West Virginia .....	5,900 00
Virginia .....	13,367 00
Total .....	<u>\$153,453 00</u>

## BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value	Amortized value
Mexican govt cons loan of 1899 1945 6s....	\$324 20	\$1,940	\$989	\$989 40
United States Lib 2d conv 1942 4½s.....	5,850 00	5,850	5,850	5,850 00
3rd 1928 4½s.....	5,147 65	5,150	5,150	5,150 00
4th 1928 4½s.....	10,600 00	10,600	10,600	10,600 00
Victory Lib 1923 4½s.....	23,450 00	23,450	23,450	23,450 00
Charlotte Co Va 1949 4½s.....	5,000 00	5,000	4,700	5,000 00
New York City corp stk 1955 3½s.....	1,760 00	2,000	1,640	1,771 16
Pleasantville N Y street 1927 4s.....	1,540 00	1,540	1,478	1,540 00
1928 4s.....	1,540 00	1,540	1,468	1,540 00
1929 4s.....	1,540 00	1,540	1,468	1,540 00
1930 4s.....	1,540 00	1,540	1,447	1,540 00
Carolina & Yadkin River Ry 1962 5s.....	17,100 00	30,000	12,000	12,000 00
Clev Cinn Chicago & St L R R 1990 4s..	5,162 24	5,000	3,550	5,160 70
Eastern Ry of Minn 1943 4s.....	940 00	1,000	810	944 12
Ill Cent R R St L div term 1st m 1951 3s..	9,206 30	10,000	6,200	9,263 62
Iowa Cent Ry rfdg 1961 4s.....	2,380 00	4,000	1,880	1,880 00
Kans C Ft S & Memp R R rfdg 1936 4s	9,329 12	10,000	6,900	9,390 14
Long Island R R gen m 1938 4s.....	5,196 04	5,000	3,850	5,170 88
Minn & St L R R 1st rfdg 1949 4s.....	9,896 40	10,000	4,700	4,700 00
Mo Kans & Tex R R 1st rfdg 2004 4s.....	10,720 00	16,000	8,320	8,320 00
N Y Cent & H R R R 1927 3½s.....	7,638 50	8,000	5,760	7,641 11
N Y Chi & St L R R 1st mtg 1937 4s.....	5,306 50	5,000	4,150	5,265 90
Northern Pacific pr lien & 1 grt 1927 4s..	10,083 30	10,000	8,100	10,082 70
St Louis & S West 1st mtg 1939 4s.....	5,004 34	5,000	3,500	5,000 00

Bonds:	Book value	Par value	Market value	Amortized value
Toledo St L & Western R R 1950 4s.....	4,300 00	7,000	3,350	4,377 7
Ulster & Delaware R R 1st rfdg 1952 4s..	18,330 00	23,000	13,570	18,023 3
Union Pac R R 1st mtg land grant 1947 4s	5,075 00	5,000	4,250	5,075 0
Wabash R R Des Moines div 1939 4s.....	5,810 00	7,000	4,300	5,810 4
Choctaw Pwr & Light Co 1941 5s.....	2,800 00	4,000	2,440	2,800 0
Cinn Dayton & Toledo Trac Co 1922 5s..	1,550 00	5,000	1,400	1,400 0
Delaware Co Light & Pwr Co N Y 1921 5s	25,000 00	35,000	12,500	12,500 0
Idaho Irrigation Co 1928 6s.....	1,000 00	5,000	700	700 0
North Car Public serv Co 1934 5s.....	18,000 00	30,000	14,300	18,000 0
Morgan Co Colo Riverside dr dis 1928 6s.	.....	.....	.....	.....
Phoenicia N Y Water Co 1921 4s.....	1,700 00	1,700	1,700	1,700 0
Tacoma Water Supply Co 1925 5s.....	20,250 00	22,500	14,000	20,250 0
West Branch Light & Power Co 1926 5s..	18,000 00	16,000	15,200	18,000 0
<b>Totals of bonds.....</b>	<b>\$377,342 19</b>	<b>\$325,350</b>	<b>\$222,936</b>	<b>\$252,411 0</b>
<b>Stocks:</b>				<b>Market value</b>
23 Pere Marquette Ry votg tr ctf com.	\$460 00	\$2,300	\$375	\$375 0
28 Choctaw Utilities pfd.....	1,154 29	2,300	1,400	1,400 0
100 com.....	.....	10,000	500	500 0
<b>Totals of stocks.....</b>	<b>\$1,614 29</b>	<b>\$15,100</b>	<b>\$2,475</b>	<b>\$2,275 0</b>
<b>Totals of bonds and stocks.</b>	<b>\$378,956 48</b>	<b>\$340,450</b>	<b>\$225,411</b>	<b>\$254,686 0</b>

## GRAND CARNIOLIAN SLOVENIAN CATHOLIC UNION OF THE UNITED STATES OF AMERICA

1004 N. CHICAGO STREET, JOLIET, ILL.

[Commenced business 1894]

JOSEPH SITAR, President

JOSEPH ZALAR, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

### INCOME

Membership fees .....	\$372 00	
Assessments or premiums.....	190,516 84	
Medical examiners' fees.....	191 50	
Other payments by members.....	189 00	
Net amount received from members.....		\$191,269 34
Interest on:		
Mortgage loans .....	\$2,313 16	
Bonds .....	30,518 42	
Deposits .....	783 56	
Other sources .....	53 75	
		33,668 89
Rents .....		1,397 50
Sale of lodge supplies.....		124 60
Miscellaneous .....		649 92
Gross increase, by adjustment, in book value of ledger assets:		
Bonds .....		1,153 30
Total Income .....		\$228,963 55
Ledger Assets December 31, 1919.....		659,040 06
Total .....		\$887,303 61

### DISBURSEMENTS

Death claims .....	\$93,249 70	
Permanent disability claims.....	9,025 00	
Sick and accident claims.....	380 00	
Total benefits paid.....		\$102,654 70
Commissions and fees to deputies and organizers.....		879 50
Salaries and other compensation of officers and trustees.....		9,209 50
Salaries and other compensation of office employees.....		134 00
Medical examiners' fees and salaries.....		254 61
Traveling and other expenses of officers, trustees and committees .....		1,010 08
Insurance department fees.....		165 00
Rent .....		900 00
Advertising, printing and stationery.....		932 85
Postage, express, telegraph and telephone.....		563 96
Lodge supplies .....		481 23
Official publication .....		16,150 00
Expense of supreme lodge meeting.....		3,306 21

Legal expenses .....	1,246 20
Taxes, repairs and other expenses on real estate.....	3,513 87
Premiums on bonds of officers and representatives.....	611 50
Donation to war orphans.....	1,000 00
Miscellaneous, including \$417.64 actuary; \$543.84 heat and light .....	1,101 33
Gross decrease, by adjustment, in book value of ledger assets:	
Bonds .....	1,858 14
<b>Total Disbursements .....</b>	<b>\$145,972 68</b>

<b>Balance .....</b>	<b>\$741,330 93</b>
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## LEDGER ASSETS

Book value of real estate.....	\$10,300 00
Mortgage loans .....	56,030 00
Book value of bonds.....	635,587 50
Deposits in trust companies and banks not on interest.....	1,000 00
Deposits in trust companies and banks on interest.....	38,413 43
<b>Total .....</b>	<b>\$741,330 93</b>

## NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages .....	\$2,319 15	
Bonds .....	6,101 70	
Other assets .....	72 62	
<b>Total .....</b>	<b>8,493 47</b>	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		713 27
Official organ .....		1,845 01
Fixtures and supplies.....		3,961 60
Advance real estate taxes .....		218 95
<b>Gross Assets .....</b>	<b>\$756,563 23</b>	

## DEDUCT ASSETS NOT ADMITTED

Advanced real estate taxes (loan foreclosed) ..	\$218 95	
Book value of bonds over market value.....	1,250 50	
Official organ .....	1,845 01	
Fixtures and supplies.....	3,961 60	
Mercantile National Bank, Colorado, in hands of receiver .....	1,000 00	
<b>Total .....</b>	<b>8,276 06</b>	
<b>Total Admitted Assets .....</b>	<b>\$748,287 17</b>	

## LIABILITIES

Policy or certificate claims:		
Due and unpaid.....	\$21,302 38	
Reported, not yet adjusted.....	2,500 00	
Incurred in 1920 not reported until 1921....	8,375 00	
<b>Total unpaid claims .....</b>	<b>\$32,177 38</b>	
Salaries, rents, expenses, commissions, etc., due or accrued...	126 00	
Taxes due or accrued.....	128 10	
Advance assessments .....	101 34	
Supreme medical examiners' fees.....	143 78	
Miscellaneous .....	53 88	
<b>Total .....</b>	<b>\$32,730 48</b>	

EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	Sick benefit fund
Balance December 31, 1919 .....	\$289,138 27	\$338,925 39	\$12,215 20	\$343 75
<i>Income:</i>				
Other assessments .....	149,661 29	1,422 00	14,419 15	362 50
Interest and dividends .....		32,831 58		
Other income .....	1,153 80			
<b>Totals .....</b>	<b>\$439,952 86</b>	<b>\$378,178 97</b>	<b>\$26,634 35</b>	<b>\$706 25</b>
<i>Disbursements:</i>				
Death claims .....	\$93,249 70			
Disability claims .....			\$9,025 00	
Sick and accident claims .....				\$380 00
Other disbursements .....	1,856 14			
<b>Totals .....</b>	<b>\$95,107 84</b>		<b>\$9,025 00</b>	<b>\$380 00</b>
Balance December 31, 1920 .....	\$344,845 02	\$378,178 97	\$17,609 35	\$326 25

	Patriotic fund	Expense	Total
Balance December 31, 1919 .....	\$15,008 50	\$3,408 95	\$69,040 06
<i>Income:</i>			
Membership fees .....		372 00	372 00
Other assessments .....		24,651 90	190,516 84
Other payments by members .....		380 50	380 50
Interest and dividends .....		837 31	33,668 89
Other income .....		2,173 02	3,325 32
<b>Totals .....</b>	<b>\$15,008 50</b>	<b>\$31,822 98</b>	<b>\$887,303 61</b>
<i>Disbursements:</i>			
Death claims .....			\$93,249 70
Disability claims .....			9,025 00
Sick and accident claims .....			380 00
Commissions to deputies and organizers .....		\$379 50	879 50
Salaries, other compensation and traveling expense of officers and employees .....		10,608 19	10,608 19
Insurance department fees .....		165 00	165 00
Rent .....		900 00	900 00
Advertising, printing, supplies, postage, telegraph, telephone .....		1,978 04	1,978 04
Official publication .....		16,150 00	16,150 00
Supreme lodge meeting .....		3,306 21	3,306 21
Legal expenses .....		1,246 20	1,246 20
Taxes and expense on real estate .....		3,513 87	3,513 87
Other disbursements .....		2,712 83	4,570 97
<b>Totals .....</b>		<b>\$41,459 84</b>	<b>\$145,972 68</b>
Balance before transfers .....	\$15,008 50	\$9,637 16	\$741,330 93
Increase by transfers .....		15,008 50	15,008 50
Balance .....	\$15,008 50	\$5,371 34	\$756,339 43
Decrease by transfers .....			15,008 50
Balance December 31, 1920 .....	\$15,008 50	\$5,371 34	\$741,330 93

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	11,885	\$10,364,500	313	\$208,500
Written in 1920 .....	739	677,750	16	11,500
Increased in 1920 .....		6,000		
<b>Totals .....</b>	<b>12,624</b>	<b>\$11,048,250</b>	<b>329</b>	<b>\$220,000</b>
Deduct terminated, decreased or transferred in 1920 .....	544	471,000	18	8,500
<b>Total certificates in force December 31, 1920 ...</b>	<b>12,080</b>	<b>\$10,577,250</b>	<b>311</b>	<b>\$211,500</b>
Terminated by death in 1920 .....	99	87,750		
Terminated by lapse in 1920 .....	445	383,250	18	8,500

Received in 1920 from members in New York:	
Mortuary .....	\$3,087 74
Reserve .....	44 00
Disability .....	381 10
Expense .....	679 90
<b>Total</b> .....	<b>\$4,192 74</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1919.....	*12	\$37,302 08
Incurred in 1920.....	99	87,750 00
<b>Totals</b> .....	<b>111</b>	<b>\$125,052 08</b>
Paid in 1920.....	98	93,249 70
<b>Balance</b> .....	<b>13</b>	<b>\$31,802 38</b>
Claims unpaid December 31, 1920.....	13	31,802 38

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	1	\$50		
Incurred in 1920.....	132	9,350	5	\$250
<b>Totals</b> .....	<b>133</b>	<b>\$9,400</b>	<b>5</b>	<b>\$250</b>
Paid in 1920.....	128	9,025	5	250
<b>Balance</b> .....	<b>5</b>	<b>\$375</b>		
Claims unpaid December 31, 1920 .....	5	375		

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1919.....	1	\$10
Incurred in 1920.....	3	370
<b>Totals</b> .....	<b>4</b>	<b>\$380</b>
Paid in 1920.....	4	380

## GENERAL INTERROGATORIES

Assessments collected from organization of association.....	No record
Losses and claims paid from organization of association:	
Death and disability.....	\$1,825,656 00
Sick .....	2,390 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Illinois .....	\$53,880 00
Michigan .....	2,150 00
<b>Total</b> .....	<b>\$56,030 00</b>

\* Twelve in full and 59 in part.

## BONDS OWNED

	Book and par value	Market value
United States Liberty 1st conv 1947 4½s.....	\$10,000 00	\$10,000
3d 1928 4½s .....	20,000 00	20,000
4th 1938 4½s .....	60,000 00	60,000
New York N Y 1963 4½s.....	10,000 00	10,000
Louisiana Port Commission 1939 5s.....	10,000 00	10,000
Mineral Palace paving dia Pueblo Colo 1925 6s.....	500 00	500
Henderson County Ill dr 1928-31 6s.....	28,000 00	29,000
City of Geneva Ill sanitary dist 1923 5s.....	4,100 00	4,100
W Manassas Fulton Co Ill D & L 1931 6s.....	15,000 00	15,000
Dade City Fla water and sewer 1944 5s.....	8,500 00	8,075
Lake County Fla road 1934 6s.....	40,000 00	42,000
Roseau Co Minn drainage 1932 6s.....	25,000 00	25,000
Musselshell Co Mont fdg 1935 5s.....	10,000 00	10,000
Hidalgo Co Tex rd 1942-43 5½s.....	10,000 00	10,300
Port Townsend Wash rdg 1935 5s.....	10,000 00	10,000
Joliet Ill imp Collins St pavment 1922 5s.....	4,200 00	4,200
Fayetteville Mag Dist Fayette Co W Va 1950 5s.....	20,000 00	20,000
Tazewell County Ill dr 1934 5½s.....	20,000 00	20,000
Iron County Utah school 1936 5s.....	25,000 00	25,000
City of Joliet Ill Marion St pavement 1923 5s.....	2,000 00	2,000
Comstock St pavement 1927 5s.....	3,500 00	3,535
Pinal County Ariz road 1937 6s.....	35,000 00	34,650
Jefferson Co Parrell Lake Ark drainage 1933 5½s.....	10,000 00	10,000
Supervisors Distr No 5 Simpron Co Miss road 1935 6s.....	5,000 00	5,000
Forest City Pa school 1937-39 5s.....	3,000 00	3,130
Catholic School Commission Montreal Can 1947 5s.....	18,000 00	14,700
Minidoka County Idaho road 1938 6s.....	10,000 00	10,000
City of Price Utah Waterworks 1939 6s.....	15,000 00	16,050
1929 6s.....	5,000 00	5,350
Tripp County S Dak court house & jail 1939 5s.....	5,000 00	4,950
Town of Clinton N C 1935 6s.....	10,000 00	10,500
Hennepin Drainage Putnam Co Ill 1937 6s.....	3,787 50	10,277
1929 6s.....	4,000 00	4,120
City of Pueblo Colo public imp 1939 6s.....	10,000 00	10,300
Musselshell County Mont highway 1940 6s.....	10,000 00	10,900
Belle Fourche Butte County S Dak 1933-40 6s.....	5,000 00	5,290
Montgomery County Ohio 1929 6s.....	10,000 00	10,800
Navajo County Ariz road 1938 6s.....	5,000 00	5,300
Mohawk County Ariz road & hospital 1935-40 6s.....	5,000 00	5,420
Lake Bluff Ill waterworks 1923-33 6s.....	10,000 00	10,050
Intermountain Ry Lt & Pwr Co 1942 6s.....	10,000 00	8,500
Commercial National Safe Deposit Co Chicago Ill 1929 4½s.....	15,000 00	13,950
North American Light & Power Co 1937 6s.....	10,000 00	8,800
Northern Iowa Gas & Elec Co 1934 6s.....	10,000 00	8,900
Bohn Refrigerator Co 1929 7s.....	15,000 00	14,700
L F Beach Edg Corp Joliet Ill 1930 6s.....	10,000 00	10,000
Maynard Coal Co 1931 7s.....	20,000 00	19,000
Safe Cabinet Co 1930 7s.....	10,000 00	8,400
1929 7s.....	10,000 00	9,400
Chicago Trust Co Bldg 1935 6s.....	5,000 00	4,850
<b>Totals.....</b>	<b>\$635,587 50</b>	<b>\$634,337</b>



## JEWISH NATIONAL WORKERS' ALLIANCE OF AMERICA

153 EAST BROADWAY, NEW YORK

[Commenced business 1913]

DAVID PINSKI, President

MEYER L. BROWN, Secretary

Attorney for service of process in the State of New York, Superintendent of  
Insurance, Albany, N. Y.

The figures appearing in this abstract are those of an examination by department as of December 31, 1920.

INCOME		
Membership fees .....	\$31,498	51
Assessments or premiums .....	6,639	57
Dues and per capita tax .....	10,277	14
Other payments by members .....	10,720	63
Net amount received from members .....		\$59,135 85
Interest on:		
Bonds .....	\$3,532	45
Deposits .....	665	71
Other sources .....	14	19
		4,212 35
Jewish National fund cont. ....		34 82
Hebrew Immigration Aid .....		138 00
Alliance Relief .....		12,520 10
Miscellaneous .....		687 15
Ausky's books .....		48 01
Palestine Arbitrator fund .....		744 00
Bulletin fund .....		121 20
District doctors .....		164 40
Total Income .....		\$77,805 88
Ledger Assets December 31, 1919 .....		109,584 93
Total .....		\$187,390 11

DISBURSEMENTS		
Death claims .....	\$5,450	00
Sick and accident claims .....	13,175	00
Other benefits .....	11	00
Total benefits paid .....		\$18,636 00
Salaries of deputies and organizers .....		3,876 94
Salaries of officers and trustees .....		3,270 00
Salaries and other compensation of committees .....		637 99
Salaries and other compensation of office employees .....		5,539 50
Traveling and other expenses of officers, trustees and committees .....		1,679 88
Insurance department fees .....		235 00
Rent .....		1,161 50
Advertising, printing and stationery .....		4,387 77

Postage, express, telegraph and telephone.....		965 52
Official publication .....		896 50
Legal expenses .....		350 00
Furniture and fixtures.....		96 00
Jewish national schools.....		699 75
Educational fund .....		692 85
Miscellaneous .....		2,831 94
Borrowed money repaid (gross).....		5,000 00
Interest on borrowed money.....		83 33
Gross loss on sale or maturity of ledger assets:		
Exchange .....	\$252 36	
Bonds .....	500 00	
Stocks .....	150 00	
		<u>902 36</u>
<b>Total Disbursements .....</b>		<b>\$51,942 83</b>
<b>Balance .....</b>		<b>\$135,447 28</b>

## LEDGER ASSETS

Mortgage loans .....	\$18,000 00
Book value of bonds.....	87,264 79
Deposits in trust companies and banks not on interest.....	6,361 77
Deposits in trust companies and banks on interest.....	23,793 22
Advanced to No. 14.....	27 50
<b>Total .....</b>	<b>\$135,447 28</b>

## NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages .....	\$412 50
Bonds .....	910 00
Other assets .....	36 68
<b>Total .....</b>	<b>1,359 18</b>
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	2,263 91
<b>Gross Assets .....</b>	<b>\$139,070 37</b>

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$2,828 24
Advanced to No. 14.....	27 50
<b>Total .....</b>	<b>2,855 74</b>
<b>Total Admitted Assets.....</b>	<b>\$136,214 63</b>

## LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$2,100 00
Reported, not yet adjusted.....	500 00
Incurred in 1920 not reported until 1921....	678 00
<b>Total unpaid claims.....</b>	<b>\$3,278 00</b>
Printing and stationery.....	480 08
Actuary .....	75 00
Reserve on outstanding life certificates.....	47,361 00
<b>Total .....</b>	<b>\$51,194 08</b>

## EXHIBIT OF FUNDS

	Mortuary	Disability	Contribution	Expense	Total
Balance December 31, 1919.....	\$74,522 10	\$30,421 65	\$654 87	\$3,985 62	\$109,584 23
<i>Income:</i>					
Membership fees.....	17,614 88	13,661 21		222 42	31,498 51
Assessments during first months of membership of which all or an extra per cent is used for expense.....	250 00			6,389 57	6,639 57
Dues and per capita tax.....				10,277 14	10,277 14
Other payments by members.....				10,730 63	10,730 63
Interest and dividends.....	3,080 22	978 86		183 17	4,212 35
Other income.....			13,889 57	558 10	14,457 68
<b>Totals.....</b>	<b>\$95,467 39</b>	<b>\$45,061 62</b>	<b>\$14,544 44</b>	<b>\$32,216 66</b>	<b>\$187,390 11</b>
<i>Disbursements:</i>					
Death claims.....	\$5,450 00				\$5,450 00
Sick and accident claims.....		\$13,175 00			13,175 00
Other benefits.....	11 00				11 00
Salaries, other compensation and traveling expense of officers and employees.....				\$15,004 31	15,004 31
Insurance department fees.....				235 00	235 00
Rent.....				1,161 60	1,161 50
Advertising, printing, supplies, postage, telegraph, telephone.....				5,353 39	5,353 29
Official publication.....				896 50	896 50
Legal expenses.....				350 00	350 00
Other disbursements.....			\$1,768 37	8,547 86	10,306 23
<b>Totals.....</b>	<b>\$5,461 00</b>	<b>\$13,175 00</b>	<b>\$1,768 37</b>	<b>\$31,548 46</b>	<b>\$51,943 83</b>
Balance December 31, 1920.....	\$90,006 39	\$31,886 62	\$12,786 07	\$768 20	\$135,447 28

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	5,542	\$1,926,250	1,524	\$412,350
Written in 1920.....	1,110	396,500	203	95,600
Revived in 1920.....			12	6,000
Increased in 1920.....		10,000		7,000
<b>Totals.....</b>	<b>6,052</b>	<b>\$2,232,750</b>	<b>1,739</b>	<b>\$520,950</b>
Deduct terminated, decreased or transferred in 1920....	947	279,900	98	21,400
<b>Total certificates in force December 31, 1920....</b>	<b>5,705</b>	<b>\$1,952,850</b>	<b>1,641</b>	<b>\$499,550</b>
Terminated by death in 1920.....	16	4,450	4	850
Terminated by lapse in 1920.....	931	275,450	94	20,550
<b>Received in 1920 from members in New York:</b>				
Mortuary.....				\$4,560 67
Disability.....				4,066 19
Expense.....				7,173 57
<b>Total.....</b>				<b>\$15,800 43</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919.....	10	\$3,600	6	\$2,100
Reported in 1920.....	16	4,450	4	850
<b>Totals.....</b>	<b>26</b>	<b>\$8,050</b>	<b>10</b>	<b>\$2,950</b>
Paid in 1920.....	18	5,450	6	1,850
<b>Claims unpaid December 31, 1920.....</b>	<b>8</b>	<b>\$2,600</b>	<b>4</b>	<b>\$1,100</b>

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	15	\$276	4	\$60
Reported in 1920 .....	838	13,577	248	3,742
<b>Totals</b> .....	<b>853</b>	<b>\$13,853</b>	<b>252</b>	<b>\$3,802</b>
Paid in 1920.....	810	13,175	232	3,556
Claims unpaid December 31, 1920, estimated liability..	43	\$678	20	\$246

GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$122,081 00
Disability .....	99,676 00
Losses and claims paid from organization of association:	
Death .....	32,294 00
Disability .....	71,468 00

DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS

Country	Par value of deposit
Canada .....	\$10,000 00

MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
New York .....	\$18,000 00

BONDS OWNED

Bonds:	Book value	Par value	Market value
New York corp stk 1922 4s.....	\$4,000 50	\$4,000	\$3,840
1925 4s.....	2,800 00	4,000	3,640
1926 4s.....	4,800 00	5,000	4,550
1929 4s.....	1,900 00	2,000	1,820
1930 4s.....	350 00	1,000	310
1933 4s.....	1,000 00	1,000	310
1944 4½s.....	6,128 00	6,000	5,700
1927 4½s.....	5,114 23	5,000	4,350
1928 4½s.....	5,114 23	5,000	4,900
1929 4½s.....	5,114 21	5,000	4,900
1936 4½s.....	9,825 00	10,000	9,500
United States Lib 2d 1943 4s.....	10,000 00	10,000	10,000
2d 1928 4½s.....	10,000 00	10,000	10,000
4th 1928 4½s.....	7,000 00	7,000	7,000
5th 1923 4½s.....	6,822 00	7,000	6,822
war savings stamps 4s.....	324 00	1,000	304
British Columbia 1929 5s.....	4,740 83	5,000	4,300
<b>Totals.....</b>	<b>\$87,364 79</b>	<b>\$85,000</b>	<b>\$84,486</b>

## JUNIOR ORDER BENEFIT ASSOCIATION

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1180 FULTON STREET, BROOKLYN, N. Y.

[Commenced business 1911]

LEONARD L. BISHOP, President

FRANKLIN S. FAYE, Secretary

Attorney for service of process in the State of New York, E. J. FANDREY,  
307 Washington street, Brooklyn, N. Y.

INCOME	
Membership fees .....	\$760 15
All other assessments or premiums.....	54,125 80
Other payments by members.....	13 00
<hr/>	
Net amount received from members.....	\$54,898 95
Interest on:	
Mortgage loans .....	\$650 00
Bonds .....	1,640 00
Deposits .....	1,850 89
<hr/>	
Sale of lodge supplies.....	4,140 89 111 70
<hr/>	
<b>Total Income .....</b>	<b>\$59,151 54</b>
<b>Ledger Assets December 31, 1919.....</b>	<b>97,113 44</b>
<hr/>	
<b>Total .....</b>	<b>\$156,264 98</b>
DISBURSEMENTS	
Death claims .....	\$33,000 00
Salaries of officers and trustees.....	820 86
Salaries of office employees.....	1,043 00
Traveling and other expenses of officers, trustees and committees .....	1,093 48
Insurance department fees.....	28 60
Rent .....	292 50
Advertising, printing and stationery.....	556 30
Postage, express, telegraph and telephone.....	98 83
Expense of supreme lodge meeting.....	148 45
Legal expenses .....	150 00
Furniture and fixtures.....	59 85
Miscellaneous, including \$600 accounting fees.....	742 23
<hr/>	
<b>Total Disbursements .....</b>	<b>\$38,034 10</b>
<hr/>	
<b>Balance .....</b>	<b>\$118,230 88</b>
LEDGER ASSETS	
Mortgage loans .....	\$13,000 00
Collateral loans .....	6,000 00
Book value of bonds.....	37,675 60
Cash in association's office.....	1,271 82
Deposits in trust companies and banks on interest.....	60,283 46
<hr/>	
<b>Total .....</b>	<b>\$118,230 88</b>

## NON-LEDGER ASSETS

Interest due and accrued on collateral loans.....	221 48
Due from Councils for Assessments, etc.....	426 45
<b>Total Assets .....</b>	<b>\$118,878 81</b>

## LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$1,750 00
Due councils, paid in advance.....	196 81
<b>Total .....</b>	<b>\$4,946 81</b>

## EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance December 31, 1919.....	\$56,827 95	\$41,285 49	\$97,113 44
<i>Income:</i>			
Membership fees.....	608 01	152 14	760 15
Other assessments.....	43,300 64	10,525 16	54,125 80
Other payments by members.....		13 00	13 00
Interest and dividends.....	2,800 23	1,840 66	4,140 89
Other income.....		111 70	111 70
<b>Totals.....</b>	<b>\$102,036 83</b>	<b>\$54,228 15</b>	<b>\$156,264 98</b>
<i>Disbursements:</i>			
Death claims.....	\$33,000 00		\$33,000 00
Salaries, other compensation and traveling expense of officers and employees.....		\$2,957 34	2,957 34
Insurance department fees.....		28 60	28 60
Rent.....		292 50	292 50
Advertising, printing, supplies, postage, telegraph, telephone.....		655 13	655 13
Supreme lodge meeting.....		148 45	148 45
Legal expenses.....		150 00	150 00
Other disbursements.....		802 08	802 08
<b>Totals.....</b>	<b>\$33,000 00</b>	<b>\$5,034 10</b>	<b>\$38,034 10</b>
Balance before transfers.....	\$69,036 83	\$49,194 05	\$118,230 88
Increase by transfers.....	9,675 60		9,675 60
<b>Balance.....</b>	<b>\$78,712 43</b>	<b>\$49,194 05</b>	<b>\$127,906 48</b>
Decrease by transfers.....		9,675 60	9,675 60
<b>Balance December 31, 1920.....</b>	<b>\$78,712 43</b>	<b>\$39,518 45</b>	<b>\$118,230 88</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year	
	Number	Amount
Certificates in force December 31, 1919.....	8,501	\$3,528,000
Written in 1920.....	1,666	702,500
<b>Totals .....</b>	<b>10,167</b>	<b>\$4,230,500</b>
Deduct terminated, decreased or transferred in 1920.....	590	256,000
<b>Total certificates in force December 31, 1920....</b>	<b>9,577</b>	<b>\$3,974,500</b>
Terminated by death in 1920.....	92	37,000
Terminated by lapse in 1920.....	498	219,000

## EXHIBIT OF DEATH CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1919.....	4	\$2,000
Reported in 1920.....	92	37,000
<b>Totals .....</b>	<b>96</b>	<b>\$39,000</b>
Paid in 1920.....	80	33,000
<b>Balance .....</b>	<b>16</b>	<b>\$6,000</b>
Rejected in 1920.....	3	1,250
Claims unpaid December 31, 1920.....	13	4,750

## GENERAL INTERROGATORIES

Assessments collected from organization of association:		
Mortuary .....		\$333,033 00
Losses and claims paid from organization of association:		
Death .....		280,082 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
New York .....	\$13,000 00

## BONDS OWNED

Bonds:	Book value	Par value	Market value
United States 2d Lib 1942 4% <sup>s</sup> .....	\$10,000 00	\$10,000	\$10,000
3rd Lib 1938 4% <sup>s</sup> .....	8,000 00	8,000	8,000
4th Lib 1938 4% <sup>s</sup> .....	9,675 60	10,000	9,675
Victory 1928 4% <sup>s</sup> .....	10,000 00	10,000	10,000
Totals.....	<u>\$37,675 60</u>	<u>\$38,000</u>	<u>\$37,675</u>

## KNIGHTS OF COLUMBUS

956 CHAPEL STREET, NEW HAVEN, CONN.

[Commenced business 1882]

JAMES A. FLAHERTY, President

WM. J. MCGINLEY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

### INCOME

Assessments or premiums.....	\$2,645,366 61	
Dues and per capita tax.....	640,982 98	
Medical examiners' fees.....	201 96	
Other payments by members.....	4,154 68	
<b>Total</b> .....	<b>\$3,290,706 23</b>	
Deduct payments returned to applicants and members .....	104 96	
<b>Net amount received from members</b> .....	<b>\$3,290,601 27</b>	
Interest on:		
Mortgage loans .....	\$26,743 27	
Bonds .....	382,599 18	
Deposits .....	9,526 68	
		<b>418,869 13</b>
Rents .....		365 39
Sale of lodge supplies.....		64,560 04
Salvage of "Green House" on property purchased.....		250 00
Payment on taxes by former owners of property purchased...		504 85
Gross increase, by adjustment, in book value of ledger assets:		
Bonds .....		15,849 58
<b>Total Income</b> .....	<b>\$3,791,000 26</b>	
Ledger Assets December 31 1919.....	9,580,013 19	
<b>Total</b> .....	<b>\$13,351,013 45</b>	

### DISBURSEMENTS

Death claims .....	\$1,256,470 82
Salaries of managers or agents.....	362 07
Salaries and other compensation of officers and trustees.....	45,035 00
Salaries and other compensation of committees.....	2,629 96
Salaries and other compensation of office employees.....	96,801 48
Medical examiners' fees and salaries.....	10,000 00
Traveling and other expenses of officers, trustees and com- mittees .....	16,838 70
Insurance department fees .....	1,537 00
Rent .....	4,609 96
Advertising, printing and stationery.....	22,901 22
Postage, express, telegraph and telephone.....	15,611 15
Lodge supplies .....	58,101 14
Official publication .....	194,786 05
Expense of supreme lodge meeting.....	80,984 17
Legal expenses .....	13,190 81
Furniture and fixtures.....	3,987 22
Taxes, repairs and other expenses on real estate.....	368 67



Expenses Supreme office.....	1,976 57
Organization and institution of new councils.....	24,553 73
Deputies' traveling expenses.....	57,896 69
Deputies' robes and jewels.....	3,199 12
Bonding officers.....	2,564 87
Actuaries fees and expenses.....	2,583 75
Supreme audit.....	3,511 23
Returned to Fourth Degree fund.....	18,000 00
General expenses.....	10,117 55
Gross decrease, by adjustment, in book value of ledger assets:	
Bonds.....	3,502 44

**Total Disbursements** ..... **\$1,952,191 37**

**Balance** ..... **\$11,398,892 06**

**LEDGER ASSETS**

Book value of real estate.....	\$145,000 00
Mortgage loans.....	552,750 00
Book value of bonds.....	10,382,762 80
Deposits in trust companies and banks not on interest.....	1,654 96
Deposits in trust companies and banks on interest.....	316,734 32

**Total** ..... **\$11,398,892 06**

**NON-LEDGER ASSETS**

Interest due and accrued:		
Mortgages.....	\$4,232 15	
Bonds.....	141,444 75	
Other assets.....	332 73	
<b>Total</b> .....		146,009 63
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		82,110 91
Assessment credit liens.....		22,032 65
Due from subordinate councils: For interest on assessment credit liens, \$323.02; per capita tax, \$6,676.42; supplies, \$10,431.42; final withdrawal card fees, \$446.60.....		17,877 46

**Gross Assets** ..... **\$11,666,926 73**

**DEDUCT ASSETS NOT ADMITTED**

Bills receivable.....	\$17,877 46	
Overdue and accrued interest on bonds in default.....	12,333 33	
Book value of bonds not amortized over market value.....	42,634 18	
<b>Total</b> .....		72,844 97

**Total Admitted Assets** ..... **\$11,594,077 76**

**LIABILITIES**

Policy or certificate claims:		
Due and unpaid.....	\$45,871 86	
Resisted.....	2,000 00	
Reported, not yet adjusted.....	123,891 00	
Incurred in 1920 not reported until 1921....	19,000 00	

**Total unpaid claims**..... **\$190,762 86**

Salaries, rents, expenses, commissions, etc., due or accrued..	15,000 00
Reserve on certificates.....	9,004,404 00

**Total** ..... **\$9,210,166 86**

EXHIBIT OF FUNDS

	Mortuary	Reserve	Building	Expense	Tota
Balance December 31, 1919.....	\$50,000 00	\$9,494,893 60	.....	\$15,119 59	\$9,560,013 19
<i>Income:</i>					
Other assessments.....	2,645,261 65	.....	.....	.....	2,645,261 65
Dues and per capita tax.....	.....	.....	.....	640,982 98	640,982 98
Other payments by members.....	912 33	.....	.....	3,444 31	4,356 64
Interest and dividends.....	2,858 53	413,465 65	.....	2,544 95	418,869 13
Other income.....	.....	15,849 58	\$1,120 24	64,560 04	81,529 86
<b>Totals.....</b>	<b>\$2,699,032 51</b>	<b>\$9,924,208 83</b>	<b>\$1,120 24</b>	<b>\$726,651 87</b>	<b>\$13,351,013 45</b>
<i>Disbursements:</i>					
Death claims.....	\$1,256,470 82	.....	.....	.....	\$1,256,470 82
Salaries, other compensation and traveling expense of officers and employees.....	.....	.....	.....	\$171,667 21	171,667 21
Insurance department fees.....	.....	.....	.....	1,537 00	1,537 00
Rent.....	.....	.....	.....	4,609 96	4,609 96
Advertising, printing, supplies, postage, telegraph, telephone.....	.....	.....	.....	96,613 51	96,613 51
Official publication.....	.....	.....	.....	194,786 05	194,786 05
Supreme lodge meeting.....	.....	.....	.....	80,984 17	80,984 17
Legal expenses.....	.....	.....	.....	13,190 81	13,190 81
Taxes and expense on real estate.....	.....	.....	\$368 67	.....	368 67
Other disbursements.....	.....	\$3,502 44	.....	128,390 73	131,893 17
<b>Totals.....</b>	<b>\$1,256,470 82</b>	<b>\$3,502 44</b>	<b>\$368 67</b>	<b>\$691,779 44</b>	<b>\$1,952,121 37</b>
Balance before transfers.....	\$1,442,561 69	\$9,920,706 39	\$751 57	\$34,872 43	\$11,398,892 08
Increase by transfers.....	.....	1,382,402 14	.....	.....	1,382,402 14
Balance.....	\$1,442,561 69	\$11,303,108 53	\$751 57	\$34,872 43	\$12,781,294 22
Decrease by transfers.....	1,382,402 14	.....	.....	.....	1,382,402 14
<b>Balance December 31, 1920.....</b>	<b>\$60,159 55</b>	<b>\$11,303,108 53</b>	<b>\$751 57</b>	<b>\$34,872 43</b>	<b>\$11,398,892 08</b>

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	165,421	\$176,766,562	15,251	\$15,892,437
Written in 1920.....	44,105	48,140,000	4,192	4,366,000
<b>Totals.....</b>	<b>209,526</b>	<b>\$224,906,562</b>	<b>19,443</b>	<b>\$20,258,437</b>
Deduct terminated, decreased or transferred in 1920....	7,167	7,682,052	596	640,861
<b>Total certificates in force December 31, 1920....</b>	<b>202,359</b>	<b>\$217,224,510</b>	<b>18,847</b>	<b>\$19,617,576</b>
Terminated by death in 1920.....	1,178	1,250,120	160	175,650
Terminated by lapse in 1920.....	5,989	6,400,950	436	461,000
Decreased in 1920.....	.....	30,982	.....	4,211
<b>Received in 1920 from members in New York:</b>				
Mortuary.....				\$264,829 12
Expense.....				88,110 45
<b>Total.....</b>				<b>\$352,939 57</b>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919.....	169	\$179,160	16	\$18,000
Reported in 1920.....	1,178	1,250,220	160	175,650
<b>Totals.....</b>	<b>1,347</b>	<b>\$1,429,380</b>	<b>176</b>	<b>\$193,650</b>
Paid in 1920.....	1,179	1,256,571	159	176,382
<b>Balance.....</b>	<b>168</b>	<b>\$172,809</b>	<b>17</b>	<b>\$17,268</b>

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Saved by compromising or scaling down in 1920 .....	.....	51	.....	.....
Liens deducted in 1920 .....	.....	995	.....	268
Claims unpaid December 31, 1920 .....	168	171,763	17	17,000

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$23,043,881 00
Losses and claims paid from organization of association:	
Death .....	14,961,542 00

## DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

State or country	Par value of deposit
North Carolina .....	\$8,000 00
Canada .....	10,200 00
<b>Total .....</b>	<b>\$18,200 00</b>

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Connecticut .....	\$229,000 00
District of Columbia .....	65,750 00
Ohio .....	60,000 00
Oregon .....	75,000 00
Pennsylvania .....	3,000 00
Washington .....	120,000 00
<b>Total .....</b>	<b>\$552,750 00</b>

## BONDS OWNED

	Book value	Par value	Market value	Amortized value
United States 1st Lib conv 1947 4½s.....	\$1,550 00	\$1,550	\$1,410	\$1,550 00
2d Lib conv 1942 4½s.....	2,250 00	2,250	1,912	3,250 00
1942 4½s.....	173,839 72	184,000	158,400	173,839 72
3d Lib 1928 4½s.....	99,791 06	104,000	91,520	99,791 06
1928 4½s.....	5,100 00	5,100	4,433	5,100 00
1928 4½s.....	135,948 47	142,000	124,960	135,948 47
1928 4½s.....	138,736 84	148,000	130,240	138,736 84
1928 4½s.....	151,768 76	162,000	143,440	151,768 76
1928 4½s.....	150,511 93	169,000	149,730	150,511 93
1928 4½s.....	137,809 80	142,000	124,960	137,809 80
1928 4½s.....	150,612 95	170,000	149,600	150,612 95
1928 4½s.....	206,480 72	227,000	199,760	206,480 72
4th Lib 1928 4½s.....	279,247 60	298,000	251,600	279,247 60
1928 4½s.....	178,105 71	190,000	161,500	178,105 71
1928 4½s.....	241,476 91	264,000	224,400	241,476 91
1928 4½s.....	206,337 28	240,000	204,000	206,337 28
Dominion of Canada 1924 5½s.....	18,900 74	20,000	20,000	18,900 74
1929 5½s.....	9,632 16	10,200	9,894	9,632 16
1924 5½s.....	14,562 07	15,000	15,000	14,562 07
1924 5½s.....	14,959 86	15,000	15,000	14,959 86
State of Massachusetts sewer loan 1920 5s.....	145,898 17	166,000	151,080	145,898 17
1942 3½s.....	23,526 93	23,000	19,800	23,526 93
State of New York canal imp 1961 4s.....	49,178 84	50,000	49,000	49,178 84
Akron O waterworks ext 1929-32 4½s.....	113,676 50	111,000	107,115	113,676 50
Albany N Y public imp 1930-31 4s.....	3,762 50	3,800	3,648	3,762 50
Baltimore Md conduit loan 1963 4s.....	40,832 25	42,000	37,380	40,832 25
sewer imp 1961 4s.....	180,337 37	190,000	189,100	180,337 37
Bayonne N J school 1929 4½s.....	37,583 30	27,000	26,190	37,583 30
water 1940-42 5s.....	93,962 41	90,000	90,000	92,962 41

Boston Mass sewer loan 1933 3 1/4%	5,314 71	6,000	5,280	5,514 71
Atl av ext 1932 3 1/4%	26,717 87	26,000	23,260	26,717 87
rap transit 1943 3 1/4%	47,379 00	53,000	43,180	47,379 00
sew dr hgwys 1921-23 4%	140,857 63	141,000	131,835	140,857 63
Bridgeport Conn school bldg 1921-23 4 1/4%	31,160 70	31,000	30,800	31,160 70
Buffalo N Y water 1932 4 1/4%	20,090 73	20,000	19,600	20,090 73
1937 3 1/4%	13,321 74	13,000	12,230	13,321 74
Canton O sew tr plant 1953 5%	9,849 93	9,000	9,000	9,849 93
sewer 1943-47 5 1/4%	108,655 24	100,000	107,000	108,655 24
Cincinnati Ohio waterworks 1924 4 1/4%	103,545 15	100,000	96,000	103,545 15
deficiency 1935 5%	53,285 19	53,000	52,530	53,285 19
Cleveland Ohio pav & sewer 1928 4 1/4%	73,123 01	70,000	68,500	73,123 01
pub halls & off 1923 4 1/4%	53,971 43	53,000	50,440	53,971 43
pav sta 1932 4 1/4%	17,357 43	17,000	16,490	17,357 43
w w & r of way 1949 4 1/4%	68,622 59	66,000	62,040	68,622 59
1942-50 4 1/4%	33,319 40	32,000	30,060	33,319 40
el lights 1944-75 5%	120,602 98	122,000	124,440	120,602 98
Columbus O imp of sts 1924 5%	93,593 27	92,000	93,000	93,593 27
1925 5%	29,198 16	29,000	29,290	29,198 16
Detroit Mich schl & sewer 1945 4%	94,066 23	100,000	91,000	94,066 23
Duluth Minn 1926 4 1/4%	15,053 04	15,000	14,700	15,053 04
Elmira N Y funding debt 3 1/4%	7,237 50	7,000	6,762	7,237 50
Grand Rapids Mich 1932-33 4 1/4%	56,480 14	56,000	54,830	56,480 14
at imp 1923 5%	5,013 79	5,000	5,000	5,013 79
Holyoke Mass gas & elec 1930 3 1/4%	34,454 14	34,000	21,840	34,454 14
Jersey City N J water supply 1921 4 1/4%	102,733 90	100,000	93,000	102,733 90
Los Angeles Cal waterworks 1943-45 4 1/4%	91,323 12	90,000	83,700	91,323 12
Louisville Ky rfdg 1943 3 1/4%	25,541 26	25,000	20,250	25,541 26
Minneapolis Minn school 1942 4%	41,304 69	42,000	37,800	41,304 69
parks 1927 4%	106,006 06	109,000	104,640	106,006 06
bridge 1939 4%	108,714 24	111,000	101,010	108,714 24
McKeesport Pa imp 1921-25 4%	15,341 25	15,000	14,775	15,341 25
Newark N J school 1940 4%	64,115 42	65,000	57,850	64,115 42
1944 4 1/4%	52,598 81	50,000	49,000	52,598 81
New Bedford Mass N E & F E brdg 1927 4%	60,500 20	64,000	55,620	60,500 20
N Y City repaving 1942 3 1/4%	37,523 74	36,470	33,764	37,523 74
docks & ferries 1953 3 1/4%	26,081 95	26,000	20,780	26,081 95
1953 3 1/4%	49,785 43	49,000	40,130	49,785 43
rapid transit 1954 3 1/4%	46,023 77	46,000	37,720	46,023 77
public parks 1929 3 1/4%	18,006 90	20,000	18,000	18,006 90
schools & sites 1953 3 1/4%	13,127 93	20,000	16,400	13,127 93
corp stock 1953 4%	26,612 11	26,000	22,750	26,612 11
1960 4 1/4%	80,363 03	80,000	76,000	80,363 03
1960 4 1/4%	4,841 20	5,000	4,750	4,841 20
1962 4 1/4%	49,765 07	50,000	47,500	49,765 07
1963 4 1/4%	23,965 53	29,000	29,000	23,965 53
Philadelphia Pa 1946 4%	131,333 56	127,500	114,750	131,333 56
Pittsburgh Pa municipal loan 1930 3 1/4%	19,070 05	20,000	17,800	19,070 05
funded debt loan 1924 4%	72,932 34	78,000	73,200	72,932 34
Providence R I highway 1930 3%	9,489 81	10,000	8,700	9,489 81
water loan 1930 3%	14,234 73	15,000	13,050	14,234 73
Rochester N Y sewerage disposal 1944 4 1/4%	130,000 00	130,000	130,000	130,000 00
St Louis Mo municipal bridge 1935 4 1/4%	156,395 27	150,000	144,000	156,395 27
St Paul Minn school 1940 4%	47,590 22	50,000	44,500	47,590 22
library 1943 4 1/4%	5,283 27	5,000	4,750	5,283 27
Toledo Ohio rfdg 1923 4 1/4%	70,610 22	70,000	70,000	70,610 22
bridges etc 1921-23 4 1/4%	60,472 14	60,000	58,200	60,472 14
parks 1925 4 1/4%	26,123 67	25,000	24,750	26,123 67
Waterbury Conn water 1944-48 4 1/4%	49,176 26	50,000	46,250	49,176 26
1950 4 1/4%	4,913 21	5,000	4,900	4,913 21
1977-83 4 1/4%	116,423 56	113,000	106,400	116,423 56
Wilmington Del 1923 4%	48,210 09	50,000	48,000	48,210 09
Youngstown Ohio water imp 1921-23 5%	187,109 79	184,000	187,020	187,109 79
A T & S F E R R gen mtg 1906 4%	45,900 01	50,000	40,500	45,900 01
E O div 1st m 1928 4%	70,786 02	73,000	64,080	70,786 02
Atlantic Coast Line cons mtg 1952 4%	133,654 28	149,000	123,130	133,654 28
Balt & Ohio R R S W div 1st m 1926 3 1/4%	47,455 49	50,000	41,000	47,455 49
1st mtg 1948 4%	94,602 08	103,000	77,530	94,602 08
Boston & Albany R R term 1951 3 1/4%	45,056 81	50,000	34,000	45,056 81
rfdg 1952 3 1/4%	53,233 21	65,000	44,200	53,233 21
Boston & Maine R R deb 1928 4%	104,335 13	105,000	81,900	104,335 13
1929 4 1/4%	28,796 84	28,000	20,540	28,796 84
1923 3 1/4%	19,696 74	20,000	15,000	19,696 74
Buffalo & Susq R R 1st mtg 1923 4%	43,062 88	70,700	51,611	43,062 88
Central R R of N J gen mtg 1927 5%	88,268 59	72,000	74,160	88,268 59
Chicago & Alton R R rfdg 1949 3%	99,523 30	125,000	60,000	99,523 30
Chi Burl & Q R R Ill div m 1949 3 1/4%	23,191 44	25,000	17,500	23,191 44
1949 4%	26,370 63	25,000	21,250	26,370 63
gen mtg 1958 4%	116,637 37	120,000	99,800	116,637 37
Nebr div m 1927 4%	10,022 23	10,000	9,300	10,022 23
Chi & E Ill R R g cons & 1st m 1937 5%	42,446 47	40,000	32,300	42,446 47



## THE ORDER KNIGHTS OF JOSEPH

311 SOCIETY FOR SAVINGS BUILDING, CLEVELAND, OHIO.

[Commenced business 1896]

MAX ABRAMOFF, President

D. J. ZINNER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

### INCOME

Assessments or premiums.....	\$94,891 51	
Dues and per capita tax .....	7,437 03	
Certificate fees .....	190 00	
Net amount received from members.....		\$102,518 54
Interest on:		
Mortgage loans .....	\$1,095 80	
Bonds .....	475 00	
Deposits .....	974 02	
		2,544 82
Federal Union Life Insurance Company — account reinsurance .....		92,000 00
Total Income .....		\$197,963 36
Ledger Assets December 31, 1919.....		74,286 52
Total .....		\$272,249 88

### DISBURSEMENTS

Death claims .....	\$94,810 00	
Permanent disability claims .....	1,300 00	
Total benefits paid .....		\$96,110 00
Commissions and fees to deputies and organizers.....	463 31	
Salaries of officers and trustees.....	2,250 00	
Salaries of office employees .....	300 00	
Traveling and other expenses of officers, trustees and committees .....	1,204 14	
Insurance department fees .....	85 00	
Rent .....	480 00	
Advertising, printing and stationery.....	549 72	
Postage, express, telegraph and telephone.....	166 38	
Legal expenses .....	2,487 84	
Premium to Federal Union Life Ins. Co.....	96,191 41	
Miscellaneous .....	261 65	
Total Disbursements .....		\$200,639 45
Balance .....		\$71,610 43

### LEDGER ASSETS

Mortgage loans .....	\$20,080 00
Book value of bonds .....	10,850 00
Cash in association's office .....	78 53

Deposits in trust companies and banks not on interest.....	19,931 17
Deposits in trust companies and banks on interest.....	20,670 73
<b>Total</b> .....	<b>\$71,610 43</b>

NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages .....	\$257 92	
Other assets .....	359 43	
<b>Total</b> .....		617 35
Market value of bonds over book value.....		44 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		8,762 50
<b>Total Assets</b> .....		<b>\$81,034 23</b>

LIABILITIES

Policy or certificate claims incurred in 1920, not reported until 1921 .....	\$250 00
Salaries, rents, expenses, commissions, etc., due or accrued....	1,230 00
<b>Total</b> .....	<b>\$1,480 00</b>

EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	Expense	Total
Balance December 31, 1919.....	\$38,603 55	\$42,043 83	\$2,001 12	\$1,638 05	\$74,286 52
<i>Income:</i>					
Assessments.....	88,202 00	6,689 51			94,891 51
Dues and per capita tax.....				7,437 03	7,437 03
Other payments by members.....				190 00	190 00
Interest and dividends.....	354 13	2,102 88	75 84	11 97	2,544 82
Other income.....	92,900 00				92,900 00
<b>Totals</b> .....	<b>\$210,059 68</b>	<b>\$50,836 19</b>	<b>\$2,076 96</b>	<b>\$9,277 05</b>	<b>\$272,249 88</b>
<i>Disbursements:</i>					
Death claims.....	\$94,810 00				\$94,810 00
Disability claims.....			\$1,800 00		1,800 00
Commissions to deputies and organizers.....				\$463 31	463 31
Salaries, other compensation and traveling expense of officers and employees.....				3,844 14	3,844 14
Insurance department fees.....				85 00	85 00
Rent.....				480 01	480 01
Advertising, printing, supplies, postage, telegraph, telephone.....				716 19	716 19
Supreme lodge meeting.....				2,457 84	2,457 84
Other disbursements.....	96,191 41			261 65	96,453 06
<b>Totals</b> .....	<b>\$191,001 41</b>		<b>\$1,300 00</b>	<b>\$8,338 04</b>	<b>\$200,639 45</b>
Balance December 31, 1920.....	\$19,058 27	\$50,836 19	\$776 96	\$989 01	\$71,610 43

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	14,740	\$7,370,000	688	\$344,000
Written in 1920 .....	692	346,000		
<b>Totals</b> .....	<b>15,432</b>	<b>\$7,716,000</b>	<b>688</b>	<b>\$344,000</b>
Deduct terminated, decreased or transferred in 1920....	1,048	524,000	10	5,000
<b>Total certificates in force December 31, 1920....</b>	<b>14,384</b>	<b>\$7,192,000</b>	<b>678</b>	<b>\$339,000</b>
Terminated by death in 1920.....	189	94,500	6	3,000
Terminated by lapse in 1920.....	859	429,500	4	2,000

Received in 1920 from members in New York:

Mortuary .....	\$4,073 50
Reserve .....	326 33
Expense .....	358 57
<b>Total .....</b>	<b>\$4,758 40</b>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	1	\$310 00	.....	.....
Incurred in 1920 .....	189	94,500 00	6	\$3,000 00
<b>Totals .....</b>	<b>190</b>	<b>\$94,810 00</b>	<b>6</b>	<b>\$3,000 00</b>
Paid in 1920 .....	190	94,810 00	6	3,000 00

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920 .....	4	\$1,300 00	1	\$500 00
Paid in 1920 .....	4	1,300 00	1	500 00

GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$858,520 00
Disability .....	6,472 80
Losses and claims paid from organization of association:	
Death .....	843,766 67
Disability .....	6,125 00

MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Ohio .....	\$20,080 00

BONDS OWNED

	Book value	Par value	Market value
United States Victory loan 1923 4% <sup>s</sup> .....	\$10,000	\$10,000	\$10,000
War Savings stamps 1923.....	850	1,000	891
<b>Totals .....</b>	<b>\$10,850</b>	<b>\$11,000</b>	<b>\$10,891</b>



## SUPREME LODGE KNIGHTS OF PYTHIAS

PYTHIAN BUILDING, INDIANAPOLIS, IND.

[Commenced business 1877]

HARRY WADE, President

W. O. POWERS, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME		
Membership fees .....	\$13,702 00	
Assessments or premiums.....	2,743,206 25	
<b>Total</b> .....	<b>\$2,756,908 25</b>	
Deduct payments returned to applicants and members .....	3,459 71	
<b>Net amount received from members</b> .....		<b>\$2,753,448 54</b>
Interest on:		
Mortgage loans .....	\$6,999 96	
Certificate loans .....	15,688 10	
Bonds and stocks.....	548,156 27	
Deposits .....	2,345 04	
		<b>573,189 37</b>
Miscellaneous fees .....		96 50
Gross profit on sale or maturity of ledger assets: Bonds.....		1,746 96
Gross increase, by adjustment, in book value of ledger assets: Bonds .....		3,841 80
<b>Total Income</b> .....		<b>\$3,332,323 17</b>
<b>Ledger Assets December 31, 1919</b> .....		<b>11,011,543 82</b>
<b>Total</b> .....		<b>\$14,343,866 99</b>

DISBURSEMENTS		
Death claims .....		\$1,806,078 15
Commissions and fees to deputies and organizers.....		188,894 52
Salaries of deputies and organizers.....		2,735 00
Salaries and other compensation of officers and trustees.....		22,948 54
Salaries of office employees.....		55,600 95
Medical examiners' fees and salaries.....		24,052 40
Traveling and other expenses of officers, trustees and committees .....		6,802 25
Collection and remittance of assessments and dues.....		125,031 07
Insurance department fees.....		1,281 00
Rent .....		6,733 02
Advertising, printing and stationery.....		23,047 36
Postage, express, telegraph and telephone.....		9,121 04
Insurance and exchange on bonds and coupons.....		33 09
Official publication .....		39,005 56
Expense of supreme lodge meeting.....		314 00
Audit .....		1,377 48
Legal expenses .....		1,414 32
Furniture and fixtures.....		6,861 55

Premium on fidelity bonds.....	2,598 37
Actuarial expense .....	2,476 67
Discount on advance payments.....	14,349 57
Investment expense .....	828 56
Office improvement .....	3,018 47
Miscellaneous, including \$780 rent on tabulating machine; \$485.85 interest on resisted claims.....	2,304 95
Gross loss on sale or maturity of ledger assets: Bonds.....	1,332 05
Gross decrease, by adjustment, in book value of ledger assets: Bonds .....	13,287 67

**Total Disbursements** ..... \$2,161,526 51

**Balance** ..... \$12,182,336 48

**LEDGER ASSETS**

Mortgage loans .....	\$200,000 00
Book value of bonds.....	11,295,364 54
Cash in association's office.....	1,200 00
Deposits in trust companies and banks on interest.....	67,692 32
Organizers' balances .....	1,567 34
Certificate loans, fourth and fifth classes.....	445,465 85
Certificate liens .....	171,048 43

**Total** ..... \$12,182,336 48

**NON-LEDGER ASSETS**

<b>Interest due and accrued:</b>	
Mortgages .....	\$291 66
Bonds .....	133,157 27
Certificate loans .....	100,147 17
Certificate liens .....	1,075 00

**Total** ..... 234,671 10

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	41,814 00
Postage .....	334 87

**Gross Assets** ..... \$12,459,156 45

**DEDUCT ASSETS NOT ADMITTED**

Organizers' balances, not secured by bonds....	\$1,567 34
Overdue and accrued interest on bonds in default .....	5,929 16
Book value of bonds over market value.....	81,479 48

**Total** ..... 88,975 98

**Total Admitted Assets** ..... \$12,370,180 47

**LIABILITIES**

<b>Policy or certificate claims:</b>	
Resisted .....	\$3,000 00
Reported, not yet adjusted.....	90,443 00
Incurred in 1920 not reported until 1921....	19,746 31
Present value of deferred death claims pay- able in instalments.....	55,103 51
<b>Total unpaid claims</b> .....	<u><u>\$168,292 82</u></u>
Salaries, rents, expenses, commissions, etc., due or accrued...	35,746 27
Advance assessments .....	112,978 49
Reserve on certificates transferred from D to A.....	7,195 51

Reserve on certificates, fourth class .....	419,211 24
Reserve on fifth class certificates, plans A, B, D, E, G and H ..	10,600,657 74
Disability fund .....	3,238 81
<b>Total .....</b>	<b>\$11,847,390 88</b>

## EXHIBIT OF FUNDS

	Mortuary	Disability	Expense	Total
Balance December 31, 1919 .....	\$10,665,005 26	\$1,570 26	\$344,968 30	\$11,011,543 82
<i>Incomes:</i>				
Membership fees .....			13,702 00	13,702 00
Other assessments .....	2,413,610 61	1,668 55	334,467 33	2,759,746 54
Interest and dividends .....	558,943 45		14,240 88	573,184 33
Other income .....	4,568 71		1,116 55	5,685 26
<b>Totals .....</b>	<b>\$13,643,133 08</b>	<b>\$3,238 81</b>	<b>\$608,495 15</b>	<b>\$14,343,866 99</b>
<i>Disbursements:</i>				
Death claims .....	\$1,606,078 15			\$1,606,078 15
Commissions to deputies and organizers .....			\$188,894 82	188,894 82
Salaries, other compensation and traveling expense of officers and employees .....			112,139 14	112,139 14
Collection and remittance of assessments and dues ..			125,031 07	125,031 07
Insurance department fees .....			1,281 00	1,281 00
Rent .....			6,733 03	6,733 03
Advertising, printing, supplies, postage, telegraph, telephone .....			33,169 30	33,169 30
Official publication .....			39,005 56	39,005 56
Supreme lodge meeting .....			314 00	314 00
Legal expenses .....			1,414 32	1,414 32
Other disbursements .....	13,989 67		34,473 76	48,463 43
<b>Totals .....</b>	<b>\$1,690,067 82</b>		<b>\$541,460 69</b>	<b>\$3,161,528 51</b>
Balance before transfers .....	\$13,023,065 21	\$3,238 81	\$157,034 46	\$13,183,338 48
Increase by transfers .....			142,540 38	142,540 38
<b>Balance .....</b>	<b>\$13,023,065 21</b>		<b>\$299,574 84</b>	<b>\$13,324,878 86</b>
Decrease by transfers .....	142,540 38			142,540 38
<b>Balance December 31, 1920 .....</b>	<b>\$11,879,534 83</b>	<b>\$3,238 81</b>	<b>\$399,574 84</b>	<b>\$12,182,338 48</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	76,040	\$101,248,894	1,791	\$2,255,383
Written in 1920 .....	9,495	14,466,500	63	94,500
Revived in 1920 .....	894	1,212,570	2	2,500
Received by transfer in 1920 .....			1	1,000
<b>Totals .....</b>	<b>86,419</b>	<b>\$116,927,964</b>	<b>1,857</b>	<b>\$2,353,383</b>
Deduct terminated, decreased or transferred in 1920 .....	5,300	8,062,165	92	142,226
<b>Total certificates in force December 31, 1920 .....</b>	<b>81,119</b>	<b>\$108,865,799</b>	<b>1,765</b>	<b>\$2,211,157</b>
Terminated by death in 1920 .....	1,075	1,594,893	48	64,651
Terminated by lapse in 1920 .....	3,209	4,876,424	9	15,500
Transferred in 1920 .....			11	12,500
Terminated by expiry in 1920 .....	1,016	1,345,087	24	43,668
Decreased in 1920 .....		245,761		6,007
<b>Received in 1920 from members in New York:</b>				
Mortuary .....				\$64,548 99
Disability .....				9 96
Expense .....				7,936 67
<b>Total .....</b>				<b>\$72,495 62</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	78	\$162,440	5	\$9,306
Reported in 1920.....	1,075	1,594,299	48	64,651
Interest addition account of instalment claims .....		1,736		
<b>Totals .....</b>	<b>1,153</b>	<b>\$1,758,475</b>	<b>53</b>	<b>\$73,957</b>
Paid in 1920 .....	1,086	1,606,078	47	68,726
<b>Balance .....</b>	<b>67</b>	<b>\$152,397</b>	<b>6</b>	<b>\$5,231</b>
Saved by compromising or scaling down in 1920.....		3,851		
Claims unpaid December 31, 1920 .....	67	148,546	6	5,231

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$56,593,348 00
Disability .....	3,239 00
Losses and claims paid from organization of association:	
Death .....	48,202,815 00

## DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS

State	Par value of deposit
Ottawa, Canada .....	\$20,000 00
Quebec, Canada .....	5,000 00
<b>Total .....</b>	<b>\$25,000 00</b>

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Illinois .....	\$200,000 00

## BONDS OWNED

	Book value	Par value	Market value
Abbeville Ga school 1926 6s.....	\$10,444 00	\$10,000	\$10,200
1924 6s.....	6,129 40	6,000	6,060
Abbeville Co S C school 1925 6s.....	6,100 00	6,000	6,080
Aberdeen S D school 1923 5½s.....	19,800 00	20,000	20,000
Acadia Parish La imp 1927 5s.....	10,000 00	2,500	2,475
1923 6s.....		2,500	2,450
1926 5s.....		2,500	2,450
1930 5s.....		2,500	2,450
public imp 1923 5s.....	9,973 20	10,000	9,800
Ackerman Miss water & electric light 1929 6s.....	5,167 00	5,000	5,100
rdg 1926 5½s.....	7,805 20	7,500	7,500
Aquasaskanok Twp N J school 1925 4½s.....	5,027 50	1,000	990
1926 4½s.....		1,000	980
1927 4½s.....		1,000	980
1928 4½s.....		1,000	980
1929 4½s.....		1,000	970
Ada Okla water & sewer 1925 5½s.....	6,153 60	6,000	6,180
water 1942 5½s.....	5,000 00	5,000	5,150
Adair Co Okla funding 1922 5½s.....	10,288 70	10,000	10,100
Adams Co Ohio funding 1923 5½s.....	3,853 90	500	520
1920 5½s.....		1,000	1,040
1920 5½s.....		1,000	1,050
1921 5½s.....		1,000	1,050
1922 5½s.....		1,000	1,050

	Book value	Par value	Market value
Adams Co Ohio funding 1933 5/8s.....		1,000	1,060
1934 5/8s.....		1,000	1,060
1935 5/8s.....		1,000	1,060
1936 5/8s.....		1,000	1,070
Adel Ga waterworks city hall and barracks 1937 5s....	1,000 00	1,000	970
Adel Ga sewer 1942 5s.....	15,197 20	15,000	14,550
Ainsworth Neb water 1932 5s.....	4,452 70	4,500	4,345
Akron Ohio school 1927 5 1/2s.....	9,960 00	1,000	1,030
1928 5 1/2s.....		9,000	9,270
Alabama City Ala sewer 1942 5s.....	9,355 60	10,000	9,400
1943 5s.....	1,872 25	2,000	1,800
Alabama City Ala waterworks 1942 5s.....	4,663 40	5,000	4,700
Alachua Co Fla road and bridge 1949 6s.....	5,396 40	5,000	5,150
Alachua Co Fla school 1925 6s.....	5,070 25	1,000	1,010
1926 6s.....		1,000	1,010
1927 6s.....		1,000	1,010
1928 6s.....		1,000	1,020
1929 6s.....		1,000	1,020
Alamance Co N C imp 1959 5s.....	11,085 85	10,000	9,800
Albany Ala rfd 1949 6s.....	10,694 85	10,000	10,800
Albemarle N C school 1942 5 1/2s.....	5,266 50	5,000	6,100
1942 5 1/2s.....	3,193 60	3,000	3,080
light 1940 5 1/2s.....	2,132 50	3,000	3,080
Alexandria La imp 1947 5s.....	3,031 25	3,000	2,880
1947 5s.....	2,022 00	2,000	1,930
1949 5s.....	5,019 00	5,000	4,800
Alice Tex waterworks 1931 5s.....	5,000 00	5,000	4,550
1931 5s.....	4,985 50	5,000	4,950
Allceville Ala school 1923 6s.....	11,000 00	11,000	11,000
Allegan Mich City park 1933 5s.....	2,983 25	1,000	1,010
1934 5s.....		1,000	1,010
1935 5s.....		1,000	1,010
1936 5s.....		1,000	1,010
Allen Ill road 1922 5s.....	8,000 00	8,000	8,000
Allendale S C elec light 1954 5 1/2s.....	1,266 40	2,000	1,960
1954 5 1/2s.....	7,865 45	8,000	7,840
Allen Parish La school 1921 5s.....	3,476 70	1,500	1,500
1922 5s.....		1,000	1,000
1923 5s.....		1,000	990
Alliance Neb water 1939 5s.....	2,319 00	10,000	10,200
Alma Ga water 1945 5s.....	13,701 25	15,000	14,400
Alma Texas school 1962 5s.....	11,944 75	12,000	11,520
Anadarko Okla waterworks 1929 5 1/2s.....	10,438 70	10,000	10,000
Anderson Co S C highway 1941 5s.....	18,782 50	7,000	7,000
1942 5s.....		2,000	2,000
1943 5s.....		5,000	5,000
Alton Park Tenn public imp 1939 5 1/2s.....	10,000 00	5,000	4,950
1949 5 1/2s.....		5,000	4,900
Altus Okla waterworks 1923 6s.....	5,283 50	5,000	5,450
Andrews N C waterworks 1940 6s.....	10,321 50	10,000	10,600
Anson Tex school 1949 5s.....	5,084 00	5,000	4,750
Antioch S C school 1933 6s.....	4,051 80	4,000	4,240
Appalachian Va sewer 1943 5s.....	13,317 80	15,000	15,000
Aransas Pass Tex street 1952 5s.....	3,208 65	10,000	9,300
electric light 1954 6s.....	3,208 65	8,000	8,320
waterworks 1954 6s.....	2,076 75	2,000	2,080
1954 6s.....	2,829 95	3,000	2,780
street 1954 6s.....	7,547 00	8,000	7,850
Arcadia Fla school 1935 5s.....	5,072 20	5,000	4,800
street 1946 6s.....	5,640 40	5,000	5,350
city hall and fire dept 1946 6s.....	3,213 00	3,000	3,210
Armstrong Co Tex courthouse 1951 5s.....	4,000 00	4,000	3,920
Arthur Co Neb fdg 1935 6s.....	9,705 00	2,000	2,040
1936 6s.....		3,000	3,090
1937 6s.....		3,000	3,080
1938 6s.....		2,000	2,080
Ashe Co N C road 1949 5 1/2s.....	4,096 00	4,000	4,080
Asheboro N C waterworks and sewer 1940 5s.....	3,000 00	3,000	2,310
1940 5s.....	1,000 00	1,000	970
Asheville N C waterworks exp 1922 4s.....	9,382 00	10,000	9,800
Atascosa Co Tex road 1949 5 1/2s.....	8,077 35	8,000	8,730
Athens Tenn fdg 1944 5s.....	9,033 50	10,000	9,300
1944 5s.....	9,033 00	10,000	9,380
Atlantic Iowa fdg 1927 6s.....	10,158 40	3,000	3,090
1928 6s.....		3,000	3,000
1929 6s.....		2,000	2,000
1930 6s.....		2,000	2,000
Atoka Okla sewer 1939 6s.....	5,197 50	5,000	5,000
Attala Co Miss road 1936 5 1/2s.....	10,226 40	5,000	5,080
1939 5 1/2s.....		5,000	5,080
Aurora Minn sewer 1923 5s.....	4,984 50	5,000	5,080

Anglaise Twp Allen Co Ohio school 1929 5½s.....	4,037 90	500	510
1930 5½s.....		1,000	1,020
1931 5½s.....		1,000	1,020
1932 5½s.....		1,000	1,020
1933 5½s.....		500	510
Avoyelles Parish La school 1922 5s.....	8,988 85	1,000	1,000
1923 5s.....		1,000	990
1924 5s.....		1,000	990
1925 5s.....		1,000	990
1926 5s.....		1,000	990
1927 5s.....		1,000	990
1928 5s.....		1,000	980
1929 5s.....		1,000	980
1930 5s.....		1,000	980
Ayden N C school 1943 6s.....	11,730 00	12,000	11,400
Baldwin City Kans sewer 1925 6s.....	9,226 76	9,000	9,380
Bandon Ore general fund 1925 6s.....	5,285 50	5,000	5,060
Banner Twp Johnston Co N C road 1959 6s.....	5,395 00	5,000	5,200
Barnwell S C rfdg 1931 6s.....	6,242 25	6,000	6,240
Barnwell Co S C school 1934 6s.....	5,953 50	6,000	5,940
1933 6s.....	10,581 00	10,000	10,100
Bartow Tex drainage imp 1933 5s.....	4,690 00	5,000	4,550
Bartlett Tex paving 1946 5s.....	1,009 00	1,000	960
Bartow Fla city hall 1944 5s.....	4,833 60	5,000	4,850
Basin Wyo water 1937 6s.....	5,000 00	5,000	5,000
1937 6s.....	3,487 20	3,000	3,500
1940 6s.....	5,059 10	5,000	5,050
Bassano Alberta Can water and sewer 1923 5s.....	2,967 10	3,000	2,910
1922 5s.....	3,874 20	4,000	3,920
1924 5s.....	3,939 70	4,000	3,900
1925 5s.....	2,923 10	4,000	3,760
Bastrop La rfdg 1922 5s.....	5,764 85	100	99
1923 5s.....		100	99
1924 5s.....		100	98
1925 5s.....		100	98
1926 5s.....		100	98
1927 5s.....		100	97
1928 5s.....		100	97
1929 5s.....		100	97
1930 5s.....		100	96
1931 5s.....		100	96
1932 5s.....		100	96
1933 5s.....		100	96
1934 5s.....		100	95
1935 5s.....		100	95
1936 5s.....		100	95
1937 5s.....		100	95
1938 5s.....		100	94
1939 5s.....		100	94
1940 5s.....		100	94
1941 5s.....		500	470
1942 5s.....		500	470
1943 5s.....		500	470
1944 5s.....		500	465
1945 5s.....		500	465
1946 5s.....		500	465
1947 5s.....		500	465
1948 5s.....		500	465
1949 5s.....		500	465
1950 5s.....		500	465
1951 5s.....		500	465
1952 5s.....		500	460
1953 5s.....		500	460
1954 5s.....		500	460
1955 5s.....		500	460
Batesville Miss waterworks 1933 6s.....	10,452 10	10,000	10,200
Bath W Va paving 1945 6s.....	10,220 85	10,000	10,200
1945 6s.....	5,113 90	5,000	5,100
Baxley Ga electric light 1943 5s.....	6,096 85	6,000	5,640
Bay City Tex waterworks 1953 5s.....	4,000 00	6,000	5,780
Beaufort N C water street and sewer 1946 5s.....	10,000 00	10,000	9,800
Beauregard Parish La courthouse and jail 1934 5s.....	8,000 00	4,000	3,800
1935 5s.....		4,000	3,800
school 1937 5s.....	6,746 75	2,000	1,900
1938 5s.....		5,000	4,700
courthouse and jail 1931 5s.....	2,697 30	1,000	960
1932 5s.....		500	480
1933 5s.....		1,500	1,440
Beckham Co Okla fdg 1943 6s.....	10,962 70	10,000	11,000
Bedford Va electric light 1930 5½s.....	10,022 35	5,000	5,100
1931 5½s.....		5,000	5,100

	Book value	Par value	Market value
Bee Co Tex road 1931 5½s.....	13,000 00	3,000	2,000
1932 5½s.....		2,000	2,000
1933 5½s.....		2,000	2,000
1934 5½s.....		2,000	2,000
1935 5½s.....		2,000	2,000
1936 5½s.....		2,000	2,000
1937 5½s.....		1,000	1,000
Boggs Okla sewer 1935 6s.....	9,655 00	10,000	10,500
Belhaven N C public imp 1934 5s.....	5,124 90	5,000	4,750
Bell Co Ky road and bridge 1942 5s.....	1,706 00	2,000	2,000
Bell Co Tex road 1954 6s.....	15,196 80	15,000	14,400
Belle Center Ohio rfdg 1921 5¼s.....	2,508 00	500	500
1922 5¼s.....		500	500
1923 5¼s.....		500	500
1924 5¼s.....		500	500
1925 5¼s.....		500	500
Belton Tex waterworks 1951 6s.....	4,493 25	4,500	4,410
Beltrami Co Minn public drainage ditch 1923 6s.....	8,159 80	8,000	8,180
1921 6s.....	10,702 40	10,000	10,600
1924 6s.....	5,367 75	5,000	5,350
Belsoni Miss municipal school 1920 6s.....	5,204 50	5,000	5,000
sewer 1934 6s.....	10,473 00	10,000	10,000
1934 6s.....	9,070 00	9,000	9,000
1934 6s.....	503 15	500	500
Bennettsville S C elec light 1945 5s.....	3,000 00	3,000	2,919
Benson N C school 1945 6s.....	10,496 85	10,000	10,390
sewer 1936 6s.....	4,878 60	5,000	5,050
Berkeley Cal school 1926 4¼s.....	506 90	500	490
Berkeley Co S C highway 1931 6s.....	9,901 50	5,000	4,900
1932 6s.....		5,000	4,900
Bessemer Ala fdg 1931 5s.....	501 75	500	485
Bessemer City N C public imp 1933 5½s.....	4,447 90	4,500	4,410
water and sewer 1944 6s.....	5,243 00	5,000	5,170
Bethany Mo fire dept 1937 6s.....	3,500 00	3,500	3,632
Bigheart Twp Okla road 1941 6s.....	11,115 70	10,000	10,000
Big Stone Gap Va imp 1934 6s.....	2,610 45	2,500	2,500
Billings Mont sewer 1939 6s.....	9,424 00	10,000	10,000
Biloxi Miss waterworks 1932 5s.....	5,107 60	5,000	4,950
Bingham Co Ida school 1934 6s.....	10,123 65	10,000	10,200
Binghamton Tenn municipal imp 1939 6s.....	5,287 30	5,000	5,200
waterworks and sewer 1939 5s.....	5,066 00	5,000	4,850
Birmingham Ala fdg 1940 5s.....	10,337 40	10,000	9,700
Bishop Tex school 1953 5s.....	4,942 40	5,000	4,800
sewer 1953 5s.....	5,011 00	5,000	4,800
Blackfoot Co Ida fdg 1930 5¼s.....	9,201 00	2,000	2,000
1931 5¼s.....		2,000	2,000
1932 5¼s.....		2,000	2,000
1933 5¼s.....		2,000	2,000
Blackstone Va imp 1938 6s.....	5,158 00	5,000	5,150
Blackwell Okla waterworks 1929 6s.....	5,000 00	5,000	5,000
Blaire Co Ida road and bridge 1937 5½s.....	5,221 25	5,000	5,050
rfdg 1921 5½s.....	1,504 65	1,500	1,500
1924 6s.....	3,048 90	300	306
1925 6s.....		300	306
1926 6s.....		300	309
1927 6s.....		300	309
1928 6s.....		300	309
1929 6s.....		300	309
1930 6s.....		300	312
1931 6s.....		300	312
1932 6s.....		300	312
1933 6s.....		300	312
Bloomington Neb waterworks 1927 5s.....	2,500 00	2,500	2,500
Bokoshe Twp Okla road 1941 6s.....	5,284 50	5,000	5,250
Bolivar Tenn municipal 1925 6s.....	5,000 00	5,000	4,950
Bolivar Co Miss road 1933 5¼s.....	1,023 15	1,000	980
1932 5¼s.....	5,089 50	5,000	4,900
1930 5¼s.....	6,940 80	7,000	6,860
1948 5¼s.....	15,548 75	2,000	2,000
1949 5¼s.....		12,000	12,000
Bonner Springs Kans waterworks 1928 5s.....	4,961 55	5,000	5,100
Boone Co Ind gravel road 1928 4¼s.....	1,901 55	2,040	1,935
Booneville Ark school 1929 6s.....	5,207 10	1,000	1,000
1920 6s.....		1,000	1,000
1921 6s.....		1,000	1,000
1922 6s.....		1,000	1,000
1923 6s.....		1,000	1,000
Booneville Miss street 1923 6s.....	9,947 15	10,000	9,900
1923 6s.....	1,985 00	2,000	1,920

Bossier Parish La road 1939 5s.....	4,817 50	1,000	940
1940 5s.....		2,000	1,880
1941 5s.....		2,000	1,880
Bowdre Twp Ill road 1922 5s.....	5,000 00	1,500	1,500
1923 5s.....		3,500	3,500
Bowie Co Tex road 1949 4/8s.....	9,698 60	10,000	8,900
Bradentown Fla municipal bldg 1943 5s.....	4,783 35	5,000	4,850
public park 1946 5s.....	9,930 45	10,000	9,700
sewer and drainage 1943 5s.....	5,000 00	5,000	4,850
fdg 1927 6s.....	4,114 40	1,500	1,545
1928 6s.....		1,500	1,545
1929 6s.....		1,000	1,090
Braden Twp Okla road 1941 6s.....	5,466 00	5,000	5,150
Brady Twp Okla road and bridge 1943 6s.....	5,388 40	5,000	5,300
Brandon Man Can school deb 1938 4s.....	4,729 20	5,000	3,900
1943 5s.....	9,915 90	10,000	8,500
Brevard N C water 1940 6s.....	10,363 00	10,000	10,600
Brevard Co Fla school 1940 6s.....	9,905 95	10,000	10,600
1943 6s.....	10,774 75	10,000	10,600
Bridgewater Va water and sewer 1933 5s.....	1,500 00	1,500	1,485
Brigham City Utah elec light 1940 6s.....	9,900 00	10,000	10,700
Brighton Ala sewer 1939 5s.....	3,259 25	3,500	3,360
Brinkley Ark school 1939 6s.....	2,000 00	2,000	2,000
Bristow Okla school 1928 6s.....	5,124 10	5,000	5,150
Brookfield Ill fdg 1933 5s.....	2,000 00	500	500
1934 5s.....		500	500
1925 5s.....		500	506
1926 5s.....		500	506
Brookings S D sewer 1927 5s.....	5,000 00	6,000	6,000
Brooksville Fla street 1925 5s.....	9,425 40	500	500
1926 5s.....		500	495
1927 5s.....		500	495
1928 5s.....		500	495
1929 5s.....		500	495
1930 5s.....		500	495
1931 5s.....		500	495
1932 5s.....		500	495
1933 5s.....		500	495
1934 5s.....		500	495
1935 5s.....		500	495
1936 5s.....		500	495
1937 5s.....		500	495
1938 5s.....		500	495
1939 5s.....		500	495
1940 5s.....		500	490
1941 5s.....		500	490
1942 5s.....		500	490
1943 5s.....		500	490
waterworks 1930 6s.....	5,345 50	1,000	1,060
1931 6s.....		1,000	1,060
1932 6s.....		1,000	1,060
1933 6s.....		1,000	1,060
1934 6s.....		1,000	1,060
1934 6s.....	5,348 00	500	530
1935 6s.....		500	530
1936 6s.....		500	535
1937 6s.....		500	535
1938 6s.....		500	535
1939 6s.....		500	535
1940 6s.....		500	540
1941 6s.....		500	540
1942 6s.....		500	540
1943 6s.....		500	540
Brooksville Miss school 1936 6s.....	5,396 30	5,000	5,150
Brownsville Tenn street 1938 6s.....	5,054 80	5,000	4,700
waterworks 1944 6s.....	12,785 20	12,000	12,840
Brownsville Texas imp 1950 5s.....	5,030 55	5,000	4,800
waterworks 1950 5s.....	10,058 90	10,000	9,600
Broxton Ga water & electric light 1926 5s.....	4,836 60	1,000	970
1926 5s.....		1,000	970
1927 5s.....		1,000	970
1928 5s.....		1,000	970
1929 5s.....		1,000	970
Bruce Wis water light & sewer 1922 5s.....	3,933 75	650	650
1923 5s.....		650	650
1924 5s.....		650	650
1925 5s.....		650	650
1926 5s.....		650	650
1927 5s.....		650	650



	Book value	Par value	Market value
Brunswick Co N C ferry & bridge 1930 5½s.....	12,522 70	12,000	12,120
Bryan Ohio waterworks 1927 5½s.....	5,286 60	2,000	2,000
1928 5½s.....		1,000	1,000
1928 5½s.....		2,000	2,000
Bryan Texas electric light 1951 5s.....	4,954 80	5,000	4,800
sewer ext 1951 5s.....	1,922 00	2,000	1,920
electric light 1951 5s.....	1,922 00	2,000	1,920
waterworks 1951 5s.....	1,486 80	1,500	1,440
Bryan Co Okla road 1931 5s.....	5,215 25	5,000	5,300
Bryson City N C water & public imp 1929 5s.....	7,000 00	7,000	7,210
1929 5s.....	2,000 00	2,000	2,000
Buhl Idaho waterworks 1920 5s.....	7,000 00	7,000	7,000
1920 5s.....	3,000 00	3,000	3,000
Bullock Co Ala road 1929 5s.....	10,682 25	10,000	9,400
Burleson Co Texas imp 1949 5s.....	4,910 25	5,000	4,850
Burley Idaho waterworks 1922 5s.....	5,012 80	5,000	5,050
city hall 1927 5½s.....	5,181 25	5,000	5,050
electric light 1927 5½s.....	3,109 60	3,000	3,200
Burlington N C waterworks 1928 5s.....	5,000 00	5,000	4,900
1928 5s.....	5,000 00	5,000	4,900
Burlington Jct Mo electric light 1921 5s.....	5,443 15	500	500
1922 5s.....		500	500
1923 5s.....		500	495
1924 5s.....		500	495
1925 5s.....		500	495
1926 5s.....		500	495
1927 5s.....		500	495
1928 5s.....		500	490
1929 5s.....		500	490
1930 5s.....		500	490
1931 5s.....		500	490
Burroughs S C school 1925 5s.....	5,029 80	5,000	4,950
Butte Idaho fdg 1927 5½s.....	10,000 00	2,000	2,000
1928 5½s.....		2,000	2,000
1931 5½s.....		2,000	2,000
1932 5½s.....		2,000	2,000
Butte Co S D funding 1927 5s.....	10,125 65	10,000	10,000
Cainesville Mo city hall & jail 1922 5s.....	6,000 00	6,000	6,000
Calcasieu Parish La school 1922 5s.....	9,973 25	500	500
1923 5s.....		1,000	990
1924 5s.....		500	495
1925 5s.....		1,000	990
1926 5s.....		1,000	990
1927 5s.....		1,000	990
1928 5s.....		1,000	980
1929 5s.....		1,000	980
1930 5s.....		1,000	980
1931 5s.....		1,000	980
1932 5s.....		1,000	980
1933 5s.....	10,000 00	2,500	2,500
1934 5s.....		2,500	2,500
1935 5s.....		2,500	2,475
1936 5s.....		2,500	2,475
1937 5s.....		2,500	2,475
Carthage N C water & sewer 1942 5½s.....	15,485 50	15,000	14,550
Caldwell Idaho funding 1931 5s.....	10,000 00	10,000	10,000
Calhoun Co Fla road 1925 5s.....	10,512 90	1,000	1,000
1926 5s.....		1,000	1,040
1928 5s.....		1,000	1,050
1929 5s.....		1,000	1,050
1931 5s.....		1,000	1,000
1932 5s.....		1,000	1,000
1934 5s.....		1,000	1,070
1935 5s.....		1,000	1,000
1937 5s.....		1,000	1,000
1938 5s.....		1,000	1,000
1934 5s.....	1,571 50	500	510
1940 5s.....		1,000	1,000
Calhoun Co S C school 1929 5½s.....	7,021 30	7,000	7,140
Calvert Texas sewer 1952 5s.....	20,000 00	20,000	12,800
Calvin Twp Okla road 1941 5s.....	5,469 65	5,000	5,050
Camas Co Idaho fundg 1927 5s.....	10,286 50	3,000	3,000
1928 5s.....		3,000	2,120
1929 5s.....		3,000	2,120
1929 5s.....		1,000	1,050
Camden School Dist Ouachita Co Ark school 1922 5s.....	5,274 00	4,000	4,100
1924 5s.....		1,000	1,050
Cameron Co Texas road 1949 5½s.....	10,066 05	10,500	10,400
Camilla Ga water & light 1942 5½s.....	7,416 85	7,000	7,000
Campbell Co Tenn school 1942 5s.....	12,219 50	12,000	12,740
Canton Miss sewer 1927 5s.....	4,227 75	5,000	4,900
waterworks 1929 5s.....	5,444 50	5,000	5,300

Canyon Co Idaho school 1931 5¼s.....	5,000 00	5,000	5,000
highway 1939 5¼s.....	9,940 10	10,000	10,300
Carbon Co Utah school 1935 5s.....	9,483 00	5,000	4,850
1937 5s.....		5,000	4,850
Carlton Ore water 1937 5s.....	3,032 00	3,000	3,030
Carthage N C school 1934 5s.....	4,223 80	4,000	4,080
water & sewer 1943 5s.....	6,294 00	6,000	6,180
Casper Wyo waterworks 1947 5s.....	12,000 00	12,000	12,000
1947 5s.....	4,864 60	5,000	5,000
Cass Co Texas road 1957 5s.....	9,441 80	10,000	9,800
Cassia Co Idaho highway 1935 5¼s.....	5,177 80	5,000	5,150
Cedar Co Mo road 1933 5s.....	7,911 90	4,000	4,180
1934 5s.....		4,000	4,200
Cedar City Utah water 1935 5s.....	12,691 10	1,000	1,020
1936 5s.....		6,000	6,180
1937 5s.....		5,000	5,150
1935 5s.....	6,229 20	5,000	5,100
1937 5s.....		1,000	1,030
Central Point Ore water 1939 5s.....	5,288 00	5,000	5,050
1939 5s.....	2,000 00	2,000	2,030
Centreville Tenn school 1922 5s.....	8,000 00	8,000	7,840
Chambers Co Texas courthouse & jail 1951 5s.....	5,500 00	5,500	5,220
Charleroi Pa rdg 1923 4¼s.....	4,101 00	4,000	3,960
Chase City Va water 1943 5s.....	9,953 00	10,000	9,600
1942 5s.....	3,968 55	4,000	3,780
Chatham Va water & sewer 1942 5¼s.....	10,191 75	10,000	10,100
street 1942 5¼s.....	3,971 45	4,000	4,040
imp 1942 5¼s.....	5,029 55	5,000	5,050
Chattanooga Tenn paving 1928 5s.....	6,969 00	2,800	2,800
1929 5s.....		2,500	2,500
1930 5s.....		2,500	2,500
Cheatham Co Tenn courthouse 1935 5s.....	10,637 60	10,000	10,500
Checotah Okla waterworks 1942 5s.....	10,945 60	10,000	10,600
Cheney Wash water 1931 5¼s.....	5,197 40	5,000	5,000
1921 5¼s.....	4,079 00	4,000	4,000
1929 5¼s.....	2,395 15	2,300	2,300
1929 5¼s.....	5,198 00	5,000	4,800
Cheraw S C bridge 1949 5s.....	10,419 20	10,000	10,000
Cherokee Co N O school 1942 5¼s.....	9,597 00	10,000	9,600
Cherokee Co Texas road 1957 5s.....	11,661 50	1,000	980
1957 5s.....		6,000	5,780
1957 5s.....		5,000	4,800
Cherryville N C funding 1945 5s.....	3,199 60	3,000	3,090
1945 5s.....	533 25	500	515
1945 5s.....	3,199 75	3,000	2,990
Cheyenne Co Neb courthouse & jail 1931 5s.....	2,000 00	2,000	1,940
school 1935 5s.....	10,960 70	1,000	1,096
1936 5s.....		1,000	1,096
1937 5s.....		1,000	1,096
1938 5s.....		1,000	1,096
1939 5s.....		1,000	1,096
1940 5s.....		1,000	1,096
1941 5s.....		1,000	1,096
1942 5s.....		1,000	1,096
1943 5s.....		1,000	1,096
1944 5s.....		1,000	1,096
Cheyenne Twp Okla road 1944 5s.....	5,326 20	5,000	5,400
Chickasaw Co Miss road 1937 5s.....	6,121 25	6,000	6,180
1934 5¼s.....	5,127 25	2,500	2,475
1935 5¼s.....		2,500	2,475
1936 5s.....	1,000 00	1,000	960
Chillicothe Texas waterworks 1931 5s.....	4,989 20	5,000	4,800
Chipley Fla water & sewer 1949 5s.....	4,710 60	5,000	4,400
Chippewa Co Wis school 1935 5s.....	6,862 40	7,000	7,350
Christiansburg Va waterworks 1941 5s.....	4,958 20	5,000	4,850
1941 5s.....	4,958 20	5,000	4,850
1941 5s.....	1,004 80	1,000	970
Claiborne Co Tenn road & bridge 1945 5¼s.....	10,243 40	10,000	10,300
Claiborne Parish La school 1921 5s.....	1,497 00	1,500	1,500
Clarendon Texas sewer 1949 5s.....	10,263 60	10,000	9,500
Clarendon Co S C school 1936 5s.....	5,398 25	5,000	5,220
Clarksdale Miss school water & sewer 1927 5s.....	4,955 70	5,000	4,850
Clarksville Ark school 1942 5¼s.....	3,557 50	3,500	3,500
Claxton Ga water & light 1942 5s.....	5,043 65	5,000	4,800
Clay Co Miss road 1928 5s.....	13,199 20	12,500	12,625
Clay Co N C Ry 1944 5s.....	9,892 40	10,000	10,200
1944 5s.....	9,892 40	10,000	10,200
Clayton Ga waterworks & sewer 1931 5s.....	4,930 30	5,000	5,000
Clayton N C funding 1945 5¼s.....	5,000 00	6,000	5,000
Clayton N M water 1936 5¼s.....	5,141 60	5,000	5,050
1936 5¼s.....	2,051 85	2,000	2,020

	Book value	Par value	Market value
Clearwater Fla imp 1943 5s.....	4,954 80	5,000	4,000
funding 1944 5s.....	4,749 15	5,000	4,000
Cleveland Miss school 1936 5½s.....	4,737 50	4,500	4,500
Cleveland Tenn waterworks 1939 5s.....	5,123 55	5,000	4,300
municipal paving 1949 5½s.....	5,223 70	5,000	5,100
1949 5½s.....	10,441 50	10,000	10,200
Clinton N C waterworks & sewer 1945 6s.....	5,221 40	5,000	5,350
street 1929 6s.....	1,000	1,000	1,000
1930 6s.....	5,163 20	2,000	2,000
1931 6s.....		2,000	2,000
Clinton Okla water 1934 6s.....	10,733 80	10,000	10,200
sewer 1934 6s.....	5,966 85	5,000	5,100
Coal Co Okla funding 1942 6s.....	10,595 25	10,000	10,000
Coalgate Okla sewer 1938 6s.....	5,053 50	5,000	5,300
Cochran Ga school 1942 5s.....	12,000 00	12,000	12,000
Coeur D'Alene Idaho funding 1931 5½s.....	10,033 25	10,000	10,000
Coleman Texas waterworks imp 1949 5s.....	5,030 25	5,000	4,900
Coleraine Minn village hall 1930 5s.....	15,000 00	15,000	15,000
College Park Ga electric light 1934 5s.....	3,000 00	3,000	3,000
water & sewer 1937 5s.....	5,000 00	5,000	5,000
Collins Miss water light & funding 1928 6s.....	4,147 90	4,000	4,000
Colonial Beach Va waterworks 1937 6s.....	5,267 60	5,000	5,150
sewer 1937 6s.....	5,294 70	5,000	5,150
Colorado City Texas rdg 1931 5s.....	5,020 40	1,000	980
1932 5s.....		500	490
1934 5s.....		500	490
1935 5s.....		1,000	970
1936 5s.....		500	485
1937 5s.....		500	485
1938 5s.....		500	485
1939 5s.....		500	485
Columbia Miss water & sewer 1923 6s.....	5,164 10	5,000	5,100
Commerce Okla public sewer 1937 6s.....	5,083 85	1,000	1,050
1938 6s.....		1,000	1,000
1939 6s.....		1,000	1,000
1940 6s.....		1,000	1,000
1941 6s.....		1,000	1,000
Concho Co Texas bridge repair 1934 6s.....	1,950 00	1,950	1,900
1934 6s.....	1,950 00	1,950	1,900
Concordia Parish La school 1927 5s.....	5,000 00	1,500	1,485
1928 5s.....		1,500	1,470
1929 5s.....		1,500	1,470
1930 5s.....		500	490
1925 5s.....	1,911 70	1,500	1,485
1926 5s.....		500	485
Conrad Mont sewer 1933 6s.....	5,117 30	5,000	5,100
Convoy Ohio school 1923 5s.....	5,560 00	1,000	1,000
1929 5s.....		1,000	1,000
1929 5s.....		1,000	1,000
1930 5s.....		500	500
1930 5s.....		1,000	1,000
1931 5s.....		1,000	1,000
Conway Ark school 1931 6s.....	12,683 20	1,000	1,000
1932 6s.....		1,000	1,000
1934 6s.....		1,000	1,000
1935 6s.....		1,000	1,000
1936 6s.....		2,000	2,000
1937 6s.....		2,000	2,000
1938 6s.....		2,000	2,000
1939 6s.....		1,000	1,000
1940 6s.....		2,000	2,000
Conway Co Ark school 1932 6s.....	10,433 70	5,000	5,150
1933 6s.....		5,000	5,150
Cooke Co Texas courthouse 1950 4s.....	4,410 20	5,000	4,150
Copiah Co Miss road 1934 6s.....	10,331 60	500	530
1935 6s.....		500	520
1936 6s.....		500	520
1937 6s.....		500	520
1938 6s.....		500	520
1940 6s.....	10,584 30	8,000	8,500
1938 6s.....	1,078 30	10,000	10,700
Copley Ohio school 1925 5s.....	6,000 00	1,000	1,070
1926 5s.....		1,500	1,500
1927 5s.....		1,500	1,500
1928 5s.....		1,500	1,500
Copperhill Tenn waterworks & sewer 1946 6s.....	5,337 90	5,000	5,150
Coquille Ore water 1945 6s.....	10,180 25	10,000	10,100
1945 6s.....	7,582 40	7,500	7,575
Corbin Ky water 1933 5s.....	5,780 70	6,000	5,820

Corinth Miss school 1929 5½s.....	10,294 30	10,000	10,000
Corpus Christi Texas school 1949 5s.....	10,372 30	10,000	9,600
Corrydon Iowa funding 1923 5½s.....	9,317 70	9,000	9,450
Cottage Grove Ore waterworks 1935 5s.....	9,898 40	10,000	9,700
Covington Tenn school imp 1944 6s.....	10,858 30	10,000	11,000
Coweta Okla waterworks 1926 5s.....	2,064 95	3,000	2,100
Crandon Wis electric light 1921 6s.....	3,509 25	1,000	1,000
1923 5s.....		500	500
1923 5s.....		500	500
1924 5s.....		500	500
1925 5s.....		500	500
1926 5s.....		500	500
Craven Co N C road & bridge 1927 6s.....	9,872 00	5,000	5,350
1928 6s.....		5,000	5,250
Crockett Co Tenn road 1941 5½s.....	15,873 00	5,000	5,000
1942 5½s.....		5,000	5,000
1943 5½s.....		5,000	5,000
Crockett Co Texas waterworks 1949 5s.....	5,000 00	5,000	4,800
Crystal City Texas waterworks 1953 6s.....	12,800 00	12,500	12,825
street 1953 6s.....	5,500 00	5,000	5,543
Cuero Texas sewer 1952 5s.....	10,112 00	10,000	9,800
1952 5s.....	10,000 00	10,000	9,600
1953 5s.....	4,000 00	4,000	2,840
Culbertson Mont waterworks 1931 6s.....	3,011 50	3,000	2,000
Cullman Co Ala road 1943 5s.....	4,977 30	5,000	4,700
Cumberland Co Va rdg 1947 6s.....	10,668 40	10,000	10,700
Dade City Fla water & sewer 1944 5s.....	3,315 10	10,000	9,500
Dade Co Fla highway 1926 6s.....	6,228 90	2,000	2,020
1927 6s.....		2,000	2,020
1928 6s.....		2,000	2,020
Dade Co Fla road 1933 5s.....	9,970 20	10,000	9,800
funding & road 1933 5s.....	5,000 00	5,000	4,800
Dallas N C funding 1945 6s.....	5,000 00	5,000	5,100
Dallas Co Ark school 1935 6s.....	7,513 45	3,500	3,640
1936 6s.....		3,500	3,640
Darlington S C street 1931 5½s.....	6,210 00	2,000	2,040
1932 5½s.....		2,000	2,040
1933 5½s.....		2,000	2,040
Davie Co N C road 1930 5s.....	9,694 35	2,000	1,940
1931 5s.....		2,000	1,940
1932 5s.....		2,000	1,940
1932 5s.....		2,000	1,940
1934 5s.....		2,000	1,920
Davis Okla school 1935 5½s.....	6,994 00	7,000	7,000
Dawson Co Mont road 1940 6s.....	2,902 50	10,000	10,500
Dayton Tenn waterworks 1941 5s.....	7,994 00	8,000	7,250
Daytona Fla sewer & drain 1954 5s.....	14,587 70	15,000	14,400
school 1935 6s.....	10,621 90	10,000	10,500
Decatur Ala public bldg 1941 5s.....	10,000 00	10,000	9,400
Decatur Ga waterworks 1935 5s.....	2,025 20	2,000	2,000
Decatur Texas electric light & water 1955 6s.....	5,128 90	5,000	5,100
Decatur Co Ind gravel road 1926 4½s.....	2,850 00	2,500	2,450
1928 4½s.....		500	485
Deer Park Wash funding 1923 6s.....	5,075 10	5,000	5,100
Delta Co Colo school 1923 5½s.....	3,058 10	3,000	3,030
Denton Texas waterworks 1945 5s.....	4,000 00	4,000	3,880
DeQueen Ark school 1923 6s.....	5,225 45	1,000	1,020
1929 6s.....		1,000	1,030
1930 6s.....		1,000	1,030
1931 6s.....		1,000	1,030
1932 6s.....		1,000	1,000
DeRidder La water 1921 5s.....	9,880 60	1,000	1,000
1922 5s.....		1,000	980
1923 5s.....		1,000	990
1924 5s.....		1,000	980
1925 5s.....		1,000	980
1926 5s.....		1,000	980
1927 5s.....		1,000	970
1928 5s.....		1,000	970
1929 5s.....		1,000	970
1930 5s.....		1,000	960
Desha Co Ark school 1920 6s.....	2,201 30	3,000	3,000
De Soto Co Fla road & bridge 1926 6s.....	21,000 00	7,000	7,140
1927 6s.....		7,000	7,210
1928 6s.....		7,000	7,210
De Soto Parish La road 1933 5s.....	11,240 60	11,000	10,580
Dewey Okla public sewer 1932 6s.....	5,334 00	5,000	5,200
Dewitt Co Ill high school 1930 5½s.....	15,523 50	4,000	4,080
1931 5½s.....		4,000	4,080
1932 5½s.....		4,000	4,080
1933 5½s.....		4,000	4,080

	Book value	Par value	Market value
Dewitt Co Texas school 1956 5a.....	5,068 40	5,000	4,700
Dillon S C electric light 1950 5a.....	4,978 55	5,000	4,650
1953 5a.....	2,866 60	2,000	2,700
Dillon Co S C school 1933 5a.....	3,000 00	2,000	3,000
Dinwiddie Co Va road 1940 6a.....	5,296 10	5,000	5,250
Dodge Co Ga school 1929 6a.....	4,164 40	2,000	2,000
1944 6a.....		2,000	2,100
Dorchester Co S C highway 1941 6a.....	9,713 50	10,000	10,100
Dothan Ala water & light 1931 5a.....	4,823 10	5,000	4,850
Douglas Ariz sewer 1926 6a.....	1,010 00	1,000	1,050
Douglas Ga electric light & water 1936 5a.....	5,137 00	5,000	5,000
Douglas Wyo waterworks 1938 5½a.....	5,000 00	5,000	5,000
Dresden Tenn electric light 1935 6a.....	12,111 55	12,000	12,340
1935 6a.....	5,058 75	5,000	5,100
Drumright Okla waterworks 1940 6a.....	3,000 00	3,000	3,120
1940 6a.....	5,000 00	5,000	5,200
1940 6a.....	5,000 00	5,000	5,200
Duncan Okla electric light & power 1943 6a.....	5,290 00	5,000	5,400
Dunn N C sewer 1943 6a.....	5,229 30	5,000	5,150
Dunn's Twp N C road 1949 6a.....	6,420 50	6,000	6,180
Dunnellon Fla gen imp 1923 6a.....	4,346 20	4,000	4,080
Durango Colo rfdg 1924 5a.....	2,000 00	2,000	2,000
1924 5a.....	7,000 00	7,000	7,000
Durant Okla market place 1935 6a.....	5,324 15	1,000	1,000
1926 6a.....		1,000	1,070
1937 6a.....		1,000	1,070
1933 6a.....		1,000	1,070
1939 6a.....		1,000	1,070
Dyersburg Tenn sanitary 1934 5a.....	3,249 00	3,000	7,480
Easley S C water works 1950 5½a.....	5,074 70	5,000	5,100
street 1957 5a.....	4,902 80	5,000	4,700
East Baton Rouge Parish La road 1929 6a.....	10,115 70	2,000	1,960
1930 6a.....		2,000	2,340
1931 6a.....		2,000	2,340
1932 6a.....		2,000	1,980
East Carroll Parish La school 1931 5a.....	5,000 00	1,000	980
1932 5a.....		1,000	980
1933 5a.....		1,000	950
1934 5a.....		1,000	950
1935 5a.....		1,000	970
East Chicago Ind park 1937 6a.....	22,000 00	11,000	12,710
1938 6a.....		11,000	12,320
East Edmonton Alb Can school deb 1921 7a.....	2,072 60	500	500
1922 7a.....		500	500
1923 7a.....		500	500
1924 7a.....		500	500
East Feliciana Parish La highway 1921 5a.....	3,004 00	1,000	1,000
1922 5a.....		1,000	1,000
1923 5a.....		1,000	990
East Spencer N C water & light 1935 6a.....	5,229 15	5,000	5,100
Eastland Texas city hall & street 1959 6a.....	5,329 00	5,000	5,500
Eastland School Dist Eastland Co Tex school 1959 5a.....	4,370 05	5,000	4,800
Edmond Okla sewer ext 1936 6a.....	5,235 40	5,000	5,250
Edmondson Ark school 1921 6a.....	9,224 35	1,000	1,000
1922 6a.....		1,000	1,010
1923 6a.....		1,000	1,010
1924 6a.....		1,000	1,010
1920 6a.....		1,000	1,030
1931 6a.....		1,000	1,030
1932 6a.....		1,000	1,030
1933 6a.....		1,000	1,030
1934 6a.....		1,000	1,040
Edmonton Alb Can deb 1923 5a.....	24,426 70	25,000	21,600
1923 5a.....	14,781 75	15,000	12,600
Edmunds Co S Dak funding 1930 6a.....	9,807 00	3,000	3,090
1931 6a.....		4,000	4,120
1933 6a.....		3,000	3,090
Elba Ala water 1933 5a.....	500 00	500	450
Elizabethton Tenn funding 1921 6a.....	4,000 00	1,000	1,000
1922 6a.....		1,000	1,010
1923 6a.....		1,000	1,010
1924 6a.....		1,000	1,020
school 1925 5a.....	4,976 00	5,000	5,150
funding 1925 6a.....	5,064 30	1,000	1,020
1926 6a.....		1,000	1,020
1927 6a.....		1,000	1,030
1928 6a.....		1,000	1,030
1929 6a.....		1,000	1,030

Elisabethtown Ohio school	1941 5½%	5,327 25	1,000	1,000
	1942 5½%		1,000	1,000
	1943 5½%		1,000	1,000
	1944 5½%		1,000	1,000
	1945 5½%		1,000	1,000
Elkin Twp N C railroad aid	1941 6s.	9,377 05	10,000	9,400
Elko Nev sewer	1921 6s.	15,202 75	1,000	1,000
	1922 6s.		2,000	2,000
	1923 6s.		2,000	2,000
	1924 6s.		2,000	2,040
	1925 6s.		2,000	2,040
	1926 6s.		2,000	2,040
	1927 6s.		2,000	2,000
county hospital	1924 6s.	10,878 00	5,000	5,250
	1926 6s.		5,000	5,400
Ellisville Miss water	1921 5½%	513 70	100	100
	1922 5½%		100	100
	1923 5½%		100	100
	1924 5½%		100	100
	1925 5½%		100	100
Elmore Twp Garvin Co Okla road & bridge	1943 6s.	5,229 30	5,000	5,300
Elmore Co Idaho rfdg	1922 5½%	18,506 10	3,000	3,000
	1923 5½%		2,800	2,828
	1924 5½%		2,800	2,828
	1925 5½%		2,800	2,828
	1926 5½%		1,800	1,818
	1927 5½%		800	808
	1928 5½%		800	816
	1929 5½%		1,800	1,836
	1930 5½%		800	816
	1931 5½%		800	816
Emmettville Idaho school	1929 6s.	10,000 00	10,000	9,900
Emporia Va imp	1924 5s.	5,062 80	5,000	5,000
Enfield Twp Halifax Co N C road	1940 6s.	5,149 90	500	530
	1941 6s.		1,500	1,590
	1942 6s.		1,500	1,590
	1943 6s.		1,500	1,590
	1926 6s.	5,246 10	500	510
	1948 6s.		1,000	1,070
	1949 6s.		1,500	1,605
	1950 6s.		1,000	1,070
	1951 6s.		1,000	1,070
Ennis Tex Waterworks	1950 5s.	10,000 00	10,000	9,900
	1950 5s.	2,000 00	2,000	1,920
Ensley Ala sewer	1937 6s.	4,244 50	5,000	5,000
	1939 6s.	10,246 00	10,000	10,000
Erwin Tenn street & sewer	1931 6s.	5,089 30	5,000	5,150
pub school	1926 6s.	5,176 00	5,000	5,100
Estherville Iowa gas works	1937 5½%	10,106 70	10,000	10,100
Estill & C waterworks	1954 6s.	10,000 00	10,000	10,300
Eugene Ore armory	1924 6s.	10,130 00	10,000	10,300
Fairview Okla funding	1922 6s.	5,107 50	5,000	5,000
Fall Brook Cal school	1924 6s.	10,328 65	1,000	1,010
	1925 6s.		1,000	1,010
	1926 6s.		1,000	1,020
	1927 6s.		1,000	1,020
	1928 6s.		1,000	1,020
	1929 6s.		1,000	1,080
	1930 6s.		1,000	1,080
	1931 6s.		1,000	1,080
	1932 6s.		1,000	1,080
	1933 6s.		1,000	1,080
Fall River Co S D judgment fdg	1922 6s.	2,112 25	2,000	2,140
	1922 5s.	2,000 00	2,000	1,980
Farmville N C water sewer & ol light	1931 5½%	4,267 85	1,000	1,000
	1932 5½%		2,000	2,000
	1933 5½%		2,000	2,000
	1938 5½%	6,071 20	1,000	1,000
	1939 5½%		2,000	2,000
	1940 5½%		2,000	2,000
	1945 5½%		1,000	1,000
Fayetteville N C water street & bridge	1927 5½%	6,180 40	2,000	2,000
	1928 5½%		4,000	4,000
Fernandina Fla municipal imp	1942 5s.	12,321 10	12,000	11,640
Fisher Co Texas court house	1949 5s.	5,000 00	5,000	4,800
	1949 5s.	5,000 00	5,000	4,800
school	1949 5s.	8,000 00	8,000	7,680
Flagstaff Ariz sewer	1923 5½%	15,503 30	2,000	2,040
	1929 5½%		1,000	1,020
	1930 5½%		2,000	2,040
	1931 5½%		1,000	1,020

	Book value	Par value	Market value
Flagstaff Ariz sewer 1922 5½s.....		2,000	2,040
1923 5½s.....		1,000	1,020
1924 5½s.....		2,000	2,040
1925 5½s.....		1,000	1,020
1926 5½s.....		2,000	2,050
1927 5½s.....		1,000	1,020
Floralis Ala waterwks 1944 6s.....	4,408 40	5,000	4,650
Florence Ala school 1923 5s.....	10,000 00	10,000	9,800
waterworks 1929 5s.....	9,711 85	10,000	9,400
Florence Ariz waterworks 1929 6s.....	5,172 00	1,000	1,020
1929 6s.....		1,000	1,020
1934 6s.....		1,000	1,020
1925 6s.....		1,000	1,020
1926 6s.....		1,000	1,020
water & electric 1942 6s.....	2,970 30	1,000	1,020
1943 6s.....		1,000	1,020
1944 6s.....		1,000	1,020
Florence Nebr funding 1924 6s.....	10,294 95	10,000	10,000
Foraker Twp Osage Co Okla funding 1927 6s.....	5,398 50	5,000	5,200
Fordyce Ark school 1928 5½s.....	7,078 25	2,500	2,500
1929 5½s.....		2,500	2,500
Forney Texas sewerage 1951 5s.....	1,300 00	1,800	1,622
1951 5s.....	5,400 00	5,400	5,076
Fornythe Mont water 1934 6s.....	5,064 95	5,000	5,000
Fort Francis Ont Can el light 1928 6s.....	5,117 85	5,000	4,850
Fort Lauderdale Fla waterworks 1922 6s.....	10,425 20	10,000	10,500
public park 1929 6s.....	5,290 00	5,000	5,350
Fort Meade Fla water 1927 5s.....	18,242 20	5,000	4,950
1929 5s.....		5,000	4,900
1927 5s.....		5,000	4,850
1942 5s.....		4,000	2,320
Fort Mill S C school 1929 6s.....	5,247 00	5,000	5,150
Ft Myers Fla wtrwks & fire protection 1921 5s.....	10,000 00	10,000	9,800
Ft Pierce Fla public utility 1942 6s.....	10,586 25	10,000	10,200
1942 6s.....	5,810 25	5,800	5,010
1942 6s.....	5,309 20	5,000	5,010
Ft Smith Ark sewer 1924 5s.....	5,000 00	5,000	4,960
1926 5s.....	3,991 20	4,000	2,920
Ft Valley Ga waterworks 1941 5s.....	5,043 90	5,000	5,000
Ft Worth Texas rfdg 1941 4s.....	4,869 53	5,000	4,350
Fountain Inn S C school 1928 6s.....	3,095 50	3,000	3,060
Fowler Colo water 1927 6s.....	5,020 00	5,000	5,150
Franklin N C imp 1940 6s.....	5,167 80	5,000	5,150
Franklin Texas waterworks 1954 5s.....	9,523 10	10,000	3,400
Franklin Va public imp 1927 5s.....	5,450 40	5,500	5,445
Franklin Co Idaho road 1920 5s.....	11,000 00	4,000	2,320
1921 5s.....		3,000	2,940
1922 5s.....		4,000	2,320
Franklin Park Ill waterworks 1921 6s.....	2,729 50	375	375
1922 6s.....		375	375
1923 6s.....		375	322
1924 6s.....		375	322
1925 6s.....		375	322
1926 6s.....		375	320
1927 6s.....		375	320
Franklin Parish La school 1923 5s.....	3,000 00	1,000	950
1925 5s.....		1,000	970
1926 5s.....		1,000	970
1924 5s.....	8,765 00	2,500	2,410
1925 5s.....		2,500	2,425
1926 5s.....		2,500	2,425
1927 5s.....		2,500	2,425
Franklin Twp Macon Co N C road 1944 6s.....	10,091 70	10,000	10,200
Frederick Okla sewer 1944 6s.....	5,390 80	5,000	5,500
Fremont N C school 1939 6s.....	4,289 10	4,000	4,240
Fremont Co Ida road and bridge 1928 5½s.....	13,602 80	5,000	5,000
1924 5½s.....		8,000	3,000
Friars Point Miss light and water 1925 6s.....	1,567 20	1,500	1,520
Frost, Tex sewer 1946 6s.....	5,085 80	5,000	4,800
Fulton Co Ark school 1934 6s.....	5,232 00	5,000	5,200
Fulton Co Ind road 1925 4½s.....	3,728 80	1,470	1,441
1926 4½s.....		490	480
1927 4½s.....		980	950
1928 4½s.....		980	951
Fulton Co Ky school 1923 6s.....	5,212 00	1,000	1,020
1924 6s.....		1,000	1,020
1925 6s.....		1,000	1,020
1926 6s.....		1,000	1,020
1927 6s.....		1,000	1,020

Gainesville Fla school 1933 5s.....	6,828 45	1,000	980
1934 5s.....		2,000	2,940
1935 5s.....		2,000	2,910
Gainesville Tex rfdg 1944 5s.....	5,000 00	5,000	4,850
waterworks 1951 5s.....	5,000 00	5,000	4,800
Garland Utah water 1936 5½s.....	3,155 40	5,000	5,050
Gassaway W Va bridge 1933 6s.....	10,090 45	10,800	10,100
1932 6s.....	5,005 50	5,000	5,050
Gaston Twp Northampton Co N C road 1931 6s.....	9,680 40	1,000	1,050
1935 6s.....		1,000	1,050
1936 6s.....		1,000	1,050
1937 6s.....		1,000	1,050
1938 6s.....		1,000	1,080
1939 6s.....		1,000	1,080
1940 6s.....		1,000	1,080
1941 6s.....		2,000	2,130
1942 6s.....		1,000	1,080
Gastonia N C street 1947 5s.....	9,905 10	10,000	9,800
Geneva Ala water 1933 5s.....	2,000 00	3,000	2,830
Georgetown Tex elec lght 1950 5s.....	4,938 60	5,000	4,800
Gibson Co Ind road 1921 4½s.....	3,970 70	1,000	1,000
1921 4½s.....		1,000	1,000
1922 4½s.....		1,000	1,000
1923 4½s.....		1,000	1,000
Gila Co Ariz school 1935 6s.....	5,154 40	5,000	5,200
Girard Ala fdg 1945 5s.....	3,488 40	10,000	9,800
Glendive Mont school 1925 5s.....	5,000 00	5,000	5,000
Glennville Ga school 1925 5s.....	3,950 30	5,000	5,000
1922 5s.....		5,000	4,900
Goldboro N C street 1933 6s.....	14,875 00	2,000	2,080
1933 6s.....		13,000	13,530
Gooding Ida municipal 1930 6s.....	6,000 00	6,000	6,000
fdg 1930 6s.....	3,000 00	3,000	2,000
Grand Mound Iowa school 1923 4½s.....	4,917 60	1,000	990
1924 4½s.....		1,000	990
1925 4½s.....		1,000	990
1926 4½s.....		1,000	990
1927 4½s.....		1,000	990
Grangeville Ida fdg 1931 5½s.....	5,010 00	5,000	5,000
1931 5½s.....	6,324 00	6,323	6,323
school 1933 5½s.....	4,924 80	5,000	5,050
Granite Okla waterworks 1929 5s.....	4,524 50	5,000	4,850
Greene Co N C fdg 1924 5s.....	10,183 20	2,000	1,980
1926 5s.....		2,000	1,980
1928 5s.....		2,000	1,980
1930 5s.....		2,000	1,980
1932 5s.....		2,000	1,980
Greenville Tenn imp 1935 6s.....	10,358 45	10,000	10,200
Greenville Tex water 1950 5s.....	4,606 35	4,500	4,320
Greenville Co Va road 1943 5s.....	5,000 00	5,000	5,000
Greenlee Co Ariz road and bridge 1922 6s.....	7,071 30	7,000	7,070
Green River Utah elec light 1934 6s.....	5,000 00	5,000	5,100
Greensboro N C fdg 1938 5s.....	5,280 40	5,000	5,000
imp 1930 5½s.....	10,210 00	10,000	10,200
Greenville Ky street 1931 5½s.....	5,681 65	5,500	5,555
Greenville Miss rfdg 1923 6s.....	1,073 90	1,000	1,080
imp 1923 5s.....	523 90	500	485
1927 5s.....	5,000 00	5,000	4,800
water 1934 6s.....	6,375 00	2,000	2,130
1935 6s.....		2,000	2,120
1936 6s.....		2,000	2,140
Greer S C school 1933 5s.....	4,773 90	5,000	4,900
1933 5s.....	1,487 60	1,500	1,470
Gregg Co Tex road 1955 5s.....	4,020 20	4,000	3,920
Grenada Miss water and sewer 1929 5s.....	5,104 20	5,000	4,900
Grossbeck Tex waterworks 1951 5s.....	7,000 00	7,000	6,720
Gulfport Miss imp 1925 5½s.....	10,184 00	10,000	10,000
park 1928 5½s.....	15,964 50	15,000	15,000
Outhrie Okla fdg 1937 6s.....	10,339 00	10,000	10,700
waterworks 1943 6s.....	5,495 55	5,000	5,400
Guyton Ga waterworks 1943 6s.....	4,911 80	5,000	5,150
school 1934 6s.....	5,000 00	5,000	5,100
1934 6s.....	7,000 00	7,000	7,140
Halls Tenn fdg 1921 6s.....	4,826 00	1,600	1,600
1922 6s.....		800	808
1923 6s.....		800	808
1924 6s.....		800	816
1925 6s.....		800	816
Halls Tenn general imp 1931 6s.....	8,636 50	1,000	1,040
1933 6s.....		1,000	1,040
1933 6s.....		1,000	1,040



	Book value	Par value	Market value
Halls Tenn General imp 1934 6s.....		1,000	1,050
1935 6s.....		1,000	1,050
1936 6s.....		1,000	1,050
1937 6s.....		1,000	1,050
1938 6s.....		2,000	2,130
Hamburg School Dist Ashley Co Ark school 1937 6s....	5,948 40	1,000	1,040
1938 6s.....		1,000	1,040
1939 6s.....		1,000	1,040
1940 6s.....		1,000	1,040
1941 6s.....		1,000	1,050
1942 6s.....	5,467 00	1,000	1,050
1943 6s.....		1,000	1,050
1944 6s.....		1,000	1,050
1945 6s.....		1,000	1,050
1946 6s.....		1,000	1,050
Hamlet N C street 1941 6s.....	5,237 30	5,000	5,000
Hammond La jail and natatorium 1921 5s.....	1,500 00	1,500	1,500
1928 5s.....	5,000 00	5,000	4,850
Hampton Va street and bridge 1949 5s.....	5,239 85	5,000	5,000
Hampton Co S C school 1921 6s.....	5,204 10	5,000	5,250
Hancock Co Miss road and bridge 1933 6s.....	5,263 70	5,000	5,300
Hancock Co W Va school 1950 5s.....	5,071 55	5,000	5,000
Hardin Co Tex road 1955 5s.....	4,707 90	5,000	4,800
1932 5½s.....	5,057 00	2,000	2,050
1939 5½s.....		2,000	2,050
Hardin Mont sewer 1936 6s.....	7,286 85	7,000	7,140
Harlan Co Ky school 1932 6s.....	8,097 50	8,000	8,090
Harlem Mont waterworks 1931 6s.....	5,014 00	5,000	5,000
Harlingen Tex road bridge and street 1951 5s.....	4,211 90	5,000	4,250
Harnett Co N C school 1940 6s.....	10,000 00	10,000	10,700
Harriman Tenn 10g 1925 5s.....	5,099 70	5,000	4,950
Harris Co Tex school 1950 5s.....	13,319 85	13,000	11,530
Harrison Ark imp 1937 6s.....	5,087 80	2,500	2,550
1928 6s.....		2,500	2,550
Harrison Co Miss road 1934 6s.....	6,410 45	3,000	3,210
1935 6s.....		3,000	3,240
1933 6s.....	5,304 50	2,000	2,120
1932 6s.....		2,000	2,210
1943 5½s.....	9,169 40	4,500	4,685
1944 5½s.....		4,500	4,635
Harrison Co Tex road 1943 5s.....	9,083 00	4,000	3,500
1945 5s.....		4,000	3,500
1946 5s.....		2,000	1,730
Hartford Ala water and light 1935 5s.....	3,053 50	3,000	2,530
Haakell Tex waterworks 1953 6s.....	2,859 40	3,500	3,640
Havre Mont waterworks 1923 6s.....	5,147 00	5,000	5,000
Hawkinsville Ga auditorium and city hall 1906 5s.....	3,129 90	3,000	3,000
Hays Kans waterworks 1929 5s.....	5,075 90	5,000	5,000
Hazelhurst Miss liquidating school 1923 6s.....	11,935 90	11,500	11,615
Hazelwood N C water sewer and light 1944 5s.....	4,438 10	5,000	4,650
1944 5s.....	4,454 55	5,000	4,650
1944 5s.....	2,870 70	3,000	2,730
Hearne Tex waterworks 1951 5s.....	5,040 50	5,000	4,800
elec light 1951 5s.....	5,040 50	5,000	4,800
Henderson N C street 1953 5s.....	20,000 00	20,000	19,200
Henderson Tex waterworks 1953 5s.....	4,805 90	5,000	4,800
1952 5s.....	4,805 90	5,000	4,800
Hendersonville N C imp 1934 6s.....	10,064 30	10,000	10,500
street 1934 6s.....	8,140 00	3,000	2,150
Hendersonville Twp N C road 1949 6s.....	8,259 10	3,000	3,180
Henrietta Tex Waterworks 1952 5s.....	10,000 00	10,000	9,000
1952 5s.....	8,000 00	8,000	7,800
Henry Co Ky school 1928 5½s.....	5,301 20	3,000	2,080
1941 5½s.....		3,000	2,080
Henryetta Okla sewer 1933 6s.....	5,215 50	5,000	5,350
waterworks 1940 6s.....	5,879 30	6,000	5,350
1940 6s.....	4,303 55	4,000	4,230
1940 6s.....	11,788 30	11,000	11,770
Hereford Tex school 1949 5s.....	5,069 85	5,000	4,800
Hernando Co Fla school 1949 6s.....	5,450 80	5,000	5,350
1949 6s.....	5,431 65	5,000	5,350
Hickman Ky fire apparatus 1926 6s.....	7,781 00	7,500	7,050
Hickory N C imp 1934 5s.....	7,142 00	7,000	6,730
Hickory Twp N C road 1932 6s.....	15,782 40	15,000	15,750
High Point N C municipal 1932 5s.....	2,053 60	2,000	1,900
school 1934 5s.....	5,243 20	5,000	4,900
High Point Twp N C railroad aid 1944 6s.....	10,000 00	10,000	10,000
High Springs Fla waterworks 1932 6s.....	4,959 55	5,000	5,300
elec light 1943 6s.....	7,000 00	7,000	4,430

Hill Co Mont school 1940 6s.....	9,774 50	10,000	10,000
Hillsboro N C street 1939 6s.....	5,143 10	5,000	5,300
Hillsboro Co Fla rdg 1933 4s.....	14,721 40	15,000	13,650
Hinds Co Miss road 1930 5½s.....	10,363 30	5,000	5,000
1931 5½s.....		5,000	5,000
1941 5½s.....	10,958 15	10,000	10,000
Holdenville Okla waterworks 1937 6s.....	5,478 60	5,000	5,250
Hollis Okla fdg 1923 6s.....	8,190 50	8,000	8,150
Holly Springs Miss sanitary 1921 5s.....	300 00	100	100
1922 5s.....		100	99
1923 5s.....		100	99
Holmes Co Miss road 1937 5½s.....	10,391 80	10,000	9,900
Homestead Fla imp 1928 6s.....	5,123 30	2,500	2,575
1929 6s.....		2,500	2,575
Hominy Okla waterworks 1941 6s.....	9,423 00	10,000	10,700
Honey Grove Tex street 1931 5s.....	3,000 00	3,000	3,000
1949 5s.....	3,000 00	3,000	3,000
Hope Ark school 1921 6s.....	5,050 50	1,000	1,020
1923 6s.....		2,000	2,040
1923 6s.....		2,000	2,040
Houston Miss waterworks 1926 5s.....	5,500 00	5,500	5,445
Houston Tex school 1924 6s.....	5,287 0	5,000	5,100
Houston Co Tex road 1931 5s.....	4,955 05	5,000	5,000
Humboldt Tenn city hall 1941 5½s.....	7,880 70	7,500	7,500
fdg 1941 5½s.....	5,187 70	5,000	5,000
sewer 1928 5½s.....	9,513 50	3,500	3,500
1929 5½s.....		2,500	2,500
1930 5½s.....		3,000	2,000
Hyde Co N C 1921 6s.....	10,779 85	500	500
1922 6s.....		1,000	1,010
1923 6s.....		1,000	1,030
1924 6s.....		1,000	1,020
1925 6s.....		1,000	1,030
1926 6s.....		1,000	1,040
1927 6s.....		1,000	1,040
1928 6s.....		1,000	1,050
1929 6s.....		1,000	1,050
1930 6s.....		1,000	1,090
1931 6s.....		1,000	1,060
Iberia Parish La road 1943 5s.....	4,748 80	2,500	2,425
1946 5s.....		2,500	2,425
1922 5s.....	3,896 00	1,000	950
1935 5s.....		1,000	970
1938 5s.....		1,500	1,455
1941 5s.....		500	485
1930 5s.....	5,967 15	2,000	1,900
1933 5s.....		2,000	1,960
1936 5s.....		2,000	1,940
Idabel Okla waterworks 1925 6s.....	5,348 40	5,000	5,270
Idaho Falls Ida paving 1937 5½s.....	4,055 00	4,000	4,010
waterworks 1937 5½s.....	6,069 80	6,000	6,060
Independence Mo school 1936 4½s.....	8,742 00	10,000	9,700
Independence Ore street 1928 6s.....	6,630 90	410	414
1930 6s.....		1,000	1,010
1931 6s.....		1,000	1,010
1932 6s.....		1,000	1,010
1933 6s.....		1,000	1,010
1934 6s.....		1,000	1,010
1935 6s.....		1,000	1,010
Iron Co Tex road 1934 5½s.....	4,976 85	5,000	5,000
Italy Tex school 1929 5s.....	17,336 40	500	490
1930 5s.....		500	490
1931 5s.....		500	490
1932 5s.....		500	490
1933 5s.....		500	490
1934 5s.....		500	490
1935 5s.....		500	485
1936 5s.....		500	485
1937 5s.....		500	485
1938 5s.....		500	485
1939 5s.....		500	485
1940 5s.....		500	485
1941 5s.....		500	485
1942 5s.....		500	485
1943 5s.....		500	485
1944 5s.....		500	485
1945 5s.....		500	485
1946 5s.....		500	485
1947 5s.....		500	480

	Book value	Par value	Market value
Italy Tex school 1948 5s.....		500	480
1949 5s.....		500	480
1950 5s.....		500	483
1951 5s.....		500	480
1952 5s.....		1,000	966
1953 5s.....		1,000	960
1954 5s.....		1,000	960
1955 5s.....		1,000	960
1956 5s.....		1,000	960
1957 5s.....		1,000	960
Itasca Tex city hall and fire station 1950 5s.....	3,494 55	3,500	3,360
roads bridges and street 1951 5s.....	4,992 70	5,000	4,800
Jackson Ky 1921 6s.....	5,625 00	750	750
1922 6s.....		750	757
1923 6s.....		750	757
1924 6s.....		750	765
1925 6s.....		750	765
1926 6s.....		750	772
1927 6s.....		750	772
1928 6s.....		250	260
1929 6s.....	5,205 50	500	520
1930 6s.....		750	787
1931 6s.....		1,000	1,060
1932 6s.....		500	525
1933 6s.....		1,000	1,060
1934 6s.....		500	530
1935 6s.....		750	735
Jackson Miss street 1933 5½s.....	10,247 10	10,000	10,200
Jackson Mo water and light 1925 5s.....	4,023 50	4,000	4,000
Jackson Tenn railroad rdg 1929 5s.....	5,205 30	5,000	5,000
1929 5s.....	10,063 20	10,000	9,800
Jackson Co Colo courthouse and jail 1923 6s.....	7,080 05	7,000	7,070
Jackson Co Fla courthouse 1936 4s.....	4,767 30	5,000	4,450
1936 4s.....	4,905 30	5,000	4,450
Jackson Co Miss road 1935 5½s.....	6,912 00	2,500	2,575
1936 5½s.....		2,500	2,575
1937 5½s.....		2,500	2,575
Jackson Co Tex road and bridge 1951 5½s.....	5,011 00	5,000	5,000
James Co Tenn high school 1929 5s.....	10,250 00	10,000	9,800
Jeff Davis Co Miss courthouse and jail 1928 5s.....	500 00	500	500
Jefferson Ga waterworks 1940 6s.....	10,282 40	1,000	1,060
1941 6s.....		2,000	2,130
1942 6s.....		2,000	2,130
1943 6s.....		2,000	2,130
Jefferson Ga sewer 1939 6s.....	6,190 05	1,000	1,060
1940 6s.....		1,000	1,060
1941 6s.....		1,000	1,060
1942 6s.....		1,000	1,060
1943 6s.....		2,000	2,130
water 1939 6s.....	4,126 70	2,000	2,130
1940 6s.....		2,000	2,130
Jefferson Co Ala sanitary 1921 4½s.....	15,205 00	15,000	14,250
Jefferson Co Miss road 1935 6s.....	6,848 55	1,500	1,620
1936/6s.....		1,500	1,620
1937 6s.....		1,500	1,620
1938 6s.....		2,000	2,130
1943 6s.....	2,225 00	2,000	2,130
Jefferson Co Tex school 1951 5s.....	5,000 00	5,000	4,800
Jefferson Davis Parish La courthouse 1922 5s.....	10,019 10	10,000	10,000
1924 5s.....	5,015 80	5,000	4,960
road 1941 5s.....	9,908 10	5,000	4,850
1942 5s.....		5,000	4,850
Jellico Tenn waterworks and sewer 1941 5½s.....	10,597 50	10,000	10,200
1941 5½s.....	10,596 95	10,000	10,200
Jennings La school 1947 5s.....		5,000	4,750
Jerome Ida rdg 1923 6s.....	4,541 00	4,500	4,545
Johnson City Tenn water and school 1949 5½s.....	10,291 70	10,000	10,200
Johnson Co Tex road 1933 5½s.....	4,729 00	5,000	5,100
Johnston City Ill school 1928 5½s.....	15,000 00	3,000	3,000
1929 5½s.....		3,000	3,000
1930 5½s.....		3,000	3,000
1931 5½s.....		3,000	3,000
1932 5½s.....		3,000	3,000
Joneboro N C waterworks 1941 6s.....	6,176 40	6,000	6,130
Jones Co Miss road 1923 6s.....	2,183 80	2,000	2,140
Jones Co Tex courthouse 1949 5s.....	15,000 00	15,000	14,700
Josephine Co Oreg school 1926 5s.....	3,000 00	3,000	2,970
Kalamazoo Mich school 1927 5s.....	4,803 00	1,000	1,000
1928 5s.....		4,000	4,000
Kamloops B C elec light 1928 6s.....	5,108 60	5,000	4,700
Kaufman Tex waterworks 1952 5s.....	7,000 00	7,000	6,720

Kemper Co Miss road 1933 5/8s.....	5,000 00	2,500	2,525
1934 5/8s.....		2,500	2,525
1935 5/8s.....	5,000 00	2,500	2,525
1936 5/8s.....		2,500	2,525
1931 5/8s.....	3,000 00	1,000	1,010
1932 5/8s.....		2,000	2,020
Kennewick Wash sewer 1931 5/8s.....	4,011 85	4,000	4,000
1931 5/8s.....	9,969 50	10,000	10,000
Kensett school dist White Co Ark school 1924 6s.....	5,378 80	5,000	5,100
Kensington Md water and sewer 1924 5s.....	5,154 00	1,000	1,000
1940 5s.....		1,000	1,000
1941 5s.....		1,000	1,000
1942 5s.....		1,000	1,000
1943 5s.....		1,000	1,000
Kenton Tenn elec light 1933 6s.....	5,000 00	5,000	5,050
Kentwood La school 1921 5s.....	2,000 00	2,000	2,000
waterworks and sewer 1929 5s.....	4,907 95	1,000	990
1930 5s.....		2,000	1,980
1933 5s.....		2,000	1,980
1934 5s.....	5,051 40	5,000	4,950
Kildonan Man deb 1929 5s.....	5,106 10	5,000	4,500
Killen Tex waterworks 1964 5s.....	7,393 50	8,000	7,430
Kimball Co Neb school 1935 5/8s.....	8,201 00	8,000	8,000
1937 5/8s.....	7,580 00	8,000	8,050
Kingdabur Okla sewer 1934 5s.....	6,200 00	6,000	5,880
Kings Mountain N C water sewer and imp 1938 6s.....	7,717 80	7,000	7,430
Kingsport Tenn imp 1923 6s.....	6,953 00	4,500	4,545
1924 6s.....		1,500	1,515
1925 6s.....		1,000	1,010
Kingsville Tex road bridge and street 1938 6s.....	10,467 50	10,000	10,000
Kissimmee Fla municipal bulkhead 1936 6s.....	10,630 70	10,000	10,100
Klamath Falls Ore city hall 1924 5s.....	10,637 10	10,000	10,000
rdg 1947 6s.....	5,255 25	5,000	5,560
1947 6s.....	10,617 00	10,000	11,110
1947 6s.....	5,168 00	5,000	5,550
Koochiching Co Minn public drainage ditch 1933 5s.....	9,771 40	10,000	10,000
1933 5s.....	9,732 95	9,000	9,000
1933 5s.....		1,000	1,000
LaFayette Parish La public imp 1939 5s.....	10,522 20	3,000	2,910
1941 5s.....		4,000	3,880
1943 5s.....		4,000	3,880
La Fourche Parish La road 1936 5s.....	4,522 20	1,000	970
1937 5s.....		1,000	970
1938 5s.....		1,000	970
1939 5s.....		1,000	970
1940 5s.....		1,000	970
1937 5s.....	4,535 00	2,500	2,425
1938 5s.....		2,500	2,425
school 1921 5s.....	5,000 00	2,000	2,000
1922 5s.....		3,000	3,000
1936 5s.....	4,329 10	100	97
1937 5s.....		1,300	1,261
1938 5s.....		1,300	1,261
1939 5s.....		1,500	1,455
1939 5s.....		800	778
1940 5s.....		9,000	9,000
La Grande Ore pipe line 1929 5s.....	9,000 00	5,000	4,800
Lake Charles La sewer 1947 5s.....	5,000 00	3,000	2,970
city hall 1924 5s.....	3,000 00	1,000	970
sewer 1941 5s.....	4,937 80	1,000	970
1942 5s.....		1,000	970
1943 5s.....		1,000	970
1944 5s.....		1,000	970
1945 5s.....		1,000	970
Lake City Fla redemption and imp 1943 5s.....	10,000 00	10,000	9,400
Lake City S C school 1927 6s.....	2,081 20	2,000	2,060
Lake Co Ind road 1928 5s.....	5,000 00	1,800	1,530
1928 5s.....		1,500	1,530
1929 5s.....		2,000	2,040
1927 5s.....	2,000 00	1,000	1,010
1927 5s.....		1,000	1,010
1925 5s.....	6,500 00	1,000	1,010
1925 5s.....		1,500	1,515
1926 5s.....		1,500	1,515
1926 5s.....		1,500	1,515
1927 5s.....		500	506
1927 5s.....		500	506
Lake Co Tenn rdg 1935 5s.....	5,054 40	5,000	4,800
Lakeland Fla imp 1944 5s.....	4,789 65	5,000	4,750
street 1929 6s.....	15,778 60	15,000	15,600
Lakewood Ohio public imp 1939 5s.....	5,000 00	5,000	5,050

	Book value	Par value	Market value
Lamar Colo sewer 1927 6s.....	5,061 80	5,000	5,150
waterworks 1924 6s.....	10,226 50	10,000	10,200
water 1929 5½s.....	5,166 20	5,000	5,000
1929 5½s.....	5,166 80	5,000	5,000
La Mesa Cal water & fire 1923 5½s.....	4,960 00	408	408
1924 5½s.....		408	408
1925 5½s.....		408	408
1926 5½s.....		408	408
1927 5½s.....		408	408
1928 5½s.....		408	408
1929 5½s.....		408	408
1930 5½s.....		408	408
1931 5½s.....		408	408
1932 5½s.....		408	408
1933 5½s.....		408	408
1934 5½s.....		408	408
Lancaster S C waterworks 1948 5s.....	4,980 00	5,000	4,800
Lansing Mich waterworks 1929 5s.....	14,162 15	14,500	14,730
Las Vegas Nev school 1921 6s.....	5,068 50	1,500	1,500
1923 6s.....		1,500	1,515
1923 6s.....		1,500	1,515
1924 6s.....		500	505
sewerage 1929 6s.....	10,000 00	2,000	2,080
1930 6s.....		4,000	4,120
1931 6s.....		4,000	4,120
Laurens Co S C jail 1937 5s.....	6,000 00	2,000	2,000
1938 5s.....		2,000	2,000
road 1932 5s.....	8,965 00	10,000	10,000
Laurinburg N C funding 1921 5½s.....	10,342 90	10,000	9,800
Lawrenceburg Tenn power light & water 1924 6s.....	5,068 90	5,000	5,100
Lawrenceville Va water power & light 1932 5s.....	15,000 00	15,000	15,000
Lawton Okla waterworks & imp 1933 6s.....	19,230 00	16,000	17,128
1934 6s.....		2,000	2,100
Leavenworth Wash waterworks 1932 6s.....	21,092 50	20,000	21,000
Lebanon Kansas funding 1928 5½s.....	5,087 15	5,000	5,050
Lebanon Ore sewer 1931 6s.....	10,478 50	10,000	11,000
Lee Co Fla road & bridge 1940 6s.....	10,808 50	5,000	5,250
1941 6s.....		5,000	5,400
Lee Co Miss road 1941 5s.....	5,007 80	5,000	4,850
1934 6s.....	3,468 80	500	490
1941 6s.....		2,000	2,910
1941 6s.....		2,000	4,850
Lee Co Texas road 1967 5s.....	4,837 75	2,000	2,940
1967 5s.....		2,000	1,960
Lee Co S C courthouse 1937 5s.....	5,020 30	5,000	4,900
Lee Co Va road 1930 5½s.....	2,072 10	2,000	2,060
Leeds Ala school 1931 5s.....	5,000 00	5,000	4,800
1931 5s.....	1,907 45	2,000	1,328
Leesville La street 1921 6s.....	2,900 00	650	650
1922 6s.....		650	650
1923 6s.....		650	650
1924 6s.....		650	650
1925 6s.....		650	650
1926 6s.....		650	643
Le Flore Co Okla road 1925 6s.....	15,428 40	10,000	10,200
1933 6s.....		2,000	2,040
1934 6s.....		1,000	1,020
1935 6s.....		2,000	2,040
Leland Miss sewer 1927 6s.....	5,252 95	1,000	1,040
1928 6s.....		1,000	1,050
1929 6s.....		1,000	1,050
1930 6s.....		1,000	1,060
1931 6s.....		1,000	1,060
Lenoir N C waterworks & sewer 1938 6s.....	5,195 00	5,000	5,200
street 1938 6s.....	10,763 80	10,000	10,670
Lenoir City Tenn waterworks 1943 6s.....	2,183 70	2,000	2,180
gen imp 1926 6s.....	5,298 00	5,000	5,250
Leon Co Texas road 1943 5s.....	4,249 75	5,000	4,900
Letcher Co Ky funding 1921 6s.....	7,653 75	2,000	2,000
1922 6s.....		2,000	2,020
1923 6s.....		2,000	2,020
1924 6s.....		1,500	1,530
1926 6s.....	11,835 80	1,000	1,040
1927 6s.....		1,000	1,040
1928 6s.....		1,000	1,050
1929 6s.....		1,000	1,050
1930 6s.....		1,000	1,060
1931 6s.....		1,000	1,060
1932 6s.....		1,000	1,060
1933 6s.....		1,000	1,070

Letcher Co Ky funding 1934 6s.....		1,000	1,070
1935 6s.....		1,000	1,080
1936 6s.....		1,000	1,080
Lethbridge Alb Canada deb 1943 5s.....	4,378 55	4,886	3,893
Lewisburg Tenn waterworks 1933 6s.....	15,163 76	15,000	15,300
Lexington Neb paving 1929 5s.....	5,000 00	5,000	5,000
Lexington N C imp 1945 5s.....	5,122 60	5,000	4,850
Lexington S C school 1921 6s.....	5,567 10	1,500	1,500
1926 6s.....		2,500	3,525
1931 6s.....		1,500	1,530
Lexington Tenn waterworks & lights 1942 6s.....	5,148 00	5,000	5,300
1942 6s.....	5,201 90	5,000	5,300
Lexington Co S C school 1930 6s.....	5,137 35	1,000	1,010
1930 6s.....		1,000	1,010
1930 6s.....		1,000	1,010
1930 6s.....		1,000	1,020
1930 6s.....		1,000	1,020
Liberty Co Texas road 1953 5s.....	5,047 70	5,000	4,800
1931 5s.....	1,980 70	2,000	1,920
1948 5½s.....	5,083 10	5,000	5,150
Lillington N C school 1943 6s.....	4,790 50	4,500	4,770
Lillington Twp Hartnett Co N C road 1925 6s.....	10,364 45	10,000	10,500
Lincoln Co Idaho school 1931 6s.....	3,019 00	3,000	3,000
Lincoln Co Miss county jail 1923 4½s.....	500 00	500	490
road 1937 5½s.....	10,416 00	10,000	10,300
Lincoln Co Okla funding 1942 6s.....	3,827 35	3,500	3,710
Lincolnton N C water sewer & light 1927 5s.....	4,944 80	5,000	4,800
Lindsay Okla waterworks 1934 5½s.....	6,000 00	6,000	6,000
Little River Co Ark school 1924 6s.....	6,490 00	1,000	1,050
1935 6s.....		1,500	1,575
1936 6s.....		2,500	2,625
1937 6s.....		1,000	1,050
Littleton N C electric light 1932 6s.....	5,209 80	5,000	5,200
1932 6s.....	5,209 70	5,000	5,200
Little Rock S C school 1932 6s.....	6,259 40	6,000	6,240
Live Oak Fla public imp 1936 5s.....	15,000 00	15,000	14,550
Livingston Mont waterworks 1933 5s.....	3,954 50	10,000	10,000
Longmont Colo waterworks 1925 4½s.....	4,943 20	5,000	4,950
Longview Texas street 1949 5s.....	5,084 00	5,000	4,900
sewer 1959 6s.....	10,702 50	10,000	11,000
Lonsdale Tenn public imp 1940 5½s.....	10,483 00	10,000	10,100
1940 5½s.....	5,104 90	5,000	5,050
funding 1945 5½s.....	10,707 70	10,000	10,200
Lott City Texas waterworks 1951 5s.....	12,987 50	12,000	12,480
London Co Tenn road 1942 5s.....	10,130 10	10,000	9,700
1942 5s.....	15,198 50	15,000	14,550
Louisburg N C water sewer & light 1934 5s.....	3,976 30	4,000	3,800
Louisiana State of La Port Com 1940 5s.....	14,967 00	15,000	15,000
Loveland Colo rfdg 1931 5s.....	5,000 00	5,000	5,000
Lowndes Co Miss road 1934 6s.....	10,364 85	10,000	10,500
1932 6s.....	3,490 40	4,000	4,180
1933 6s.....		4,000	4,180
Lubbock Texas waterworks 1951 5s.....	3,913 90	9,000	8,640
Lucas Co Ohio 1926 5s.....	3,518 60	4,000	4,000
Lumberton Miss water 1921 6s.....	508 50	100	100
1922 6s.....		100	100
1922 6s.....		100	101
1924 6s.....		100	101
1925 6s.....		100	101
Lumberton N C school 1937 5½s.....	3,161 75	3,000	3,020
Lunenburg Co Va road 1933 6s.....	15,278 40	14,500	15,515
Luverne Ala light 1925 5s.....	1,500 00	1,500	1,470
Lynchburg S C school 1923-32 5½s.....	9,968 20	10,000	10,000
Lynn Haven Fla internal imp 1944 6s.....	9,047 70	9,000	9,180
1944 6s.....	1,001 50	1,000	1,020
Macleod Alberta Canada deb 1933 6s.....	10,110 00	10,000	9,200
Macon Miss electric light 1929 5s.....	3,993 00	4,000	3,920
Macon Co Ala courthouse 1956 4½s.....	3,324 00	5,000	4,400
Madison Fla school 1929 6s.....	4,843 95	5,000	5,000
Madison Neb sewer 1933 5s.....	4,487 75	4,500	4,500
Madison Co Miss road 1939 5s.....	6,032 80	3,000	2,970
1940 5s.....		3,000	2,940
1940 5s.....	10,180 40	5,000	4,900
1941 5s.....		5,000	4,800
Madison Co Mont highway 1931 6s.....	14,000 00	7,000	7,000
1932 6s.....		7,000	7,000
Madison Co Tenn road 1943 4s.....	485 90	500	425
1949 4s.....	6,344 50	7,500	6,225
Madisonville Texas waterworks 1963 5s.....	4,770 15	5,000	4,800
Magnolia Miss waterworks 1924 6s.....	3,148 00	3,100	3,121
Mahoning Co Ohio road 1929 5s.....	918 30	1,000	1,010

	Book value	Par value	Market value
Maissonneuve Quebec Canada imp 1941 4½s.....	5,420 40	5,000	4,050
Mammoth Springs Ark school 1921 6s.....	2,588 20	500	500
1922 6s.....		500	505
1923 6s.....		500	506
1924 6s.....		500	505
1925 6s.....		500	505
1926 6s.....		500	510
1927 6s.....		500	510
Manassas Va water sewer & light 1926 6s.....	10,306 90	2,000	2,040
1927 6s.....		2,000	2,060
1928 6s.....		2,000	2,090
1929 6s.....		2,000	2,090
1930 6s.....		2,000	2,090
1936 6s.....	5,267 90	2,000	2,100
1937 6s.....		3,000	3,150
Manatee Co Fla road & bridge 1936 6s.....	10,518 10	10,000	10,700
Manchester N J water 1926 5s.....	5,157 65	5,000	5,000
Mansfield La water 1921 5s.....	11,700 60	500	500
1922 5s.....		500	500
1923 5s.....		500	500
1924 5s.....		500	500
1925 5s.....		500	500
1926 5s.....		500	485
1927 5s.....		1,000	990
1928 5s.....		1,000	990
1929 5s.....		1,000	990
1930 5s.....		1,000	990
1931 5s.....		1,000	990
1932 5s.....		1,000	990
1933 5s.....		1,000	990
1934 5s.....		1,000	990
1935 5s.....		1,000	990
1936 5s.....		500	990
Mansfield Ohio street 1924 5½s.....	7,881 70	5,000	5,100
1926 5½s.....		3,000	3,000
Marble Minn rfdg 1920 5s.....	5,000 00	5,000	5,000
Marble Falls Texas school 1929 5s.....	5,000 00	5,000	4,900
Maricopa Co Ariz school 1934 6s.....	10,314 10	10,000	10,500
1939 6s.....	1,586 40	1,500	1,330
highway 1937 5½s.....	10,560 70	1,000	1,030
1938 5½s.....		2,000	2,060
1939 5½s.....		3,000	3,090
1940 5½s.....		2,000	2,090
1941 5½s.....		2,000	2,090
1942 5½s.....		1,000	1,030
Marletta Okla waterworks 1937 6s.....	10,020 70	10,000	10,500
Marin Cal water 1940 5s.....	8,956 00	9,000	9,000
Marion N C street 1947 5s.....	4,910 00	5,000	4,700
Marion Co S C school 1931 5s.....	4,919 00	5,000	4,850
Marion Co Tenn road 1934 4s.....	4,989 35	5,000	4,450
Marksville La waterworks 1931 5s.....	4,804 50	2,500	2,450
1932 5s.....		2,500	2,450
Marlow Okla city hall 1931 6s.....	1,040 10	1,000	1,040
Marshall Texas city hall 1947 5s.....	5,000 00	5,000	4,800
Marshall Co Minn public drainage 1923 5s.....	5,020 90	5,000	5,000
Marshall Co Miss imp 1931 5s.....	5,187 00	700	500
1922 5s.....		500	495
1923 5s.....		500	495
1924 5s.....		500	495
1925 5s.....		500	495
1926 5s.....		500	490
1927 5s.....		500	490
1928 5s.....		500	490
1929 5s.....		500	485
1930 5s.....		500	485
Martin Tenn sewer 1938 5s.....	9,870 85	10,000	9,600
Martinsville Va electric plant 1945 6s.....	4,126 80	4,000	4,230
Maryville Tenn sewer 1947 5½s.....	12,679 80	12,500	12,750
1937 5½s.....	1,000 00	1,000	1,010
1932 5½s.....	6,438 80	5,900	5,050
1937 5½s.....		1,500	1,515
Maury Co Tenn highway 1935 5½s.....	4,822 25	5,000	4,850
Maxton N C funding 1944 6s.....	10,316 35	10,000	10,700
Mecklenburg Co N C school 1923 5½s.....	6,107 80	750	750
1924 5½s.....		750	750
1925 5½s.....		750	750
1926 5½s.....		750	757
1927 5½s.....		750	757

Mecklenburg Co N C school 1928 5½s.....		750	757
1929 5½s.....		750	757
1930 5½s.....		750	757
Medford Ore gen fund 1931 5s.....	3,000 00	3,000	3,000
waterworks 1928 5s.....	3,570 30	4,000	3,580
Medicine Hat Alb Can school 1941 5s.....	2,677 30	3,000	2,490
1936 5s.....	14,106 20	3,000	2,520
1937 5s.....		3,000	2,520
1938 5s.....		3,000	2,490
1939 5s.....		3,000	2,490
1940 5s.....		3,000	2,480
Medina Co Texas road 1952 5s.....	10,891 30	3,000	2,940
1952 5s.....		1,000	980
1952 5s.....		5,000	4,900
1952 5s.....		3,000	2,940
1952 5s.....	1,816 40	2,000	1,960
Meigs Ga waterworks 1928 5s.....	10,000 00	2,000	2,000
1929 5s.....		2,000	2,000
1940 5s.....		2,000	2,000
1941 5s.....		2,000	2,000
1942 5s.....		2,000	2,000
Meigs Co Tenn highway 1926 5s.....	10,105 80	10,000	9,900
Melfort Sask deb 1942 6s.....	14,129 65	15,000	13,600
Melville La electric light 1924 5s.....	8,523 65	750	713
1924 5s.....		750	712
1924 5s.....		750	712
1924 5s.....		750	712
1924 5s.....		1,000	950
1924 5s.....		1,000	950
1924 5s.....		1,000	950
1924 5s.....		1,000	950
1924 5s.....		1,250	1,187
1924 5s.....		1,250	1,187
Memphis Tenn water 1923 4s.....	3,000 00	3,000	2,780
imp 1944 4½s.....	10,225 20	10,000	9,500
Merkel Texas waterworks 1949 5s.....	1,000 00	1,000	980
1949 5s.....	3,064 70	3,000	2,820
Mesa Ariz sewer 1955 6s.....	10,503 45	10,000	10,500
Mexia Texas street 1953 5½s.....	5,072 00	5,000	5,150
1943 5½s.....	4,975 00	5,000	5,150
Miami Fla imp 1926 5s.....	4,185 45	4,000	4,000
municipal imp 1923 5s.....	9,870 70	10,000	10,000
school 1927 6s.....	10,679 20	10,000	10,700
Miami Okla city bldg 1923 6s.....	5,337 20	5,000	5,200
park 1928 5s.....	8,631 70	4,000	3,220
1923 5s.....		5,000	4,900
Midville Ga waterworks 1942 6s.....	5,290 80	5,000	5,500
Milam Co Texas road 1953 5s.....	10,870 75	12,000	11,780
1927 5s.....	11,738 70	4,000	3,960
1927 5s.....		4,000	3,960
1927 5s.....		4,000	3,960
Milan Tenn funding & imp 1930 6s.....	10,092 50	10,000	10,000
Miles City Mont electric light imp 1930 5½s.....	10,000 00	10,000	10,000
Millard Co Utah road 1930 6s.....	9,710 00	5,000	5,100
1931 6s.....		5,000	5,100
Minden La water 1934 5s.....	6,031 15	6,000	5,940
Minidoka Co Idaho highway 1924 6s.....	5,293 37	5,000	5,250
Monroe N C funding 1926 6s.....	5,200 65	1,000	1,020
1927 6s.....		2,000	2,060
1928 6s.....		2,000	2,060
rfdg 1923 6s.....	5,171 20	5,000	5,200
school 1929 5½s.....	6,230 60	2,000	2,000
1940 5½s.....		2,000	2,000
1941 5½s.....		3,000	2,000
Monroe Co Miss road 1928 5½s.....	5,500 00	5,500	5,555
1942 5½s.....	4,078 15	4,000	4,080
1944 5½s.....	9,038 50	10,000	9,900
Montague Co Texas road 1943 5½s.....	11,367 60	11,000	11,110
Montgomery Co Texas road 1944 5½s.....	8,796 20	9,000	9,000
Monticello Ga water and light 1923 5s.....	5,022 00	1,000	990
1924 5s.....		1,000	990
1929 5s.....		1,000	980
1930 5s.....		1,000	980
1933 5s.....		1,000	980
Monticello Ky school 1925 5s.....	1,996 05	2,000	2,000
1925 5s.....	2,037 20	2,000	2,000
Montpellier Idaho water 1926 5s.....	3,000 00	2,000	2,000
Moore Mont waterworks 1921 5s.....	5,015 80	5,000	5,000
Mooresville N C school 1926 5s.....	3,141 20	3,000	2,910
waterworks 1929 5s.....	5,113 00	5,000	4,850



	Book value	Par value	Market value
Morehead City N C waterworks 1941 5½s.....	10,150 10	10,000	10,000
funding 1946 5½s.....	5,283 15	5,000	5,000
1946 5½s.....	5,282 75	5,000	5,000
Moorehouse Parish La school 1936 5s.....	4,906 70	5,000	4,850
court house 1921 5s.....	2,486 50	2,500	2,500
school 1923 5s.....	2,480 15	1,000	990
1924 5s.....		1,500	1,485
Morgan Co Ala road 1931 5s.....	10,355 50	10,000	9,700
1938 5s.....	5,177 90	5,000	4,800
Morgan Co Ind road 1926 4½s.....	2,484 20	850	833
1926 4½s.....		850	833
1927 4½s.....		850	833
Morganton Twp Burke Co N C road 1933 6s.....	10,461 30	10,000	10,600
1933 6s.....	5,230 15	5,000	5,300
Morristown Tenn funding 1935 5s.....	10,538 35	10,000	10,000
Morristown Tenn street 1925 6s.....	3,082 40	500	515
1926 6s.....		1,500	1,660
1927 6s.....		1,000	1,040
Morrow Co Ore school 1932 5½s.....	10,086 00	10,000	10,000
Morven N C high school 1929 6s.....	6,267 80	6,000	6,390
Moss Point Miss street 1921 6s.....	4,200 00	350	350
1922 6s.....		350	353
1923 6s.....		350	353
1924 6s.....		350	353
1925 6s.....		350	353
1926 6s.....		350	357
1927 6s.....		350	357
1928 6s.....		350	357
1929 6s.....		350	360
1930 6s.....		350	360
1931 6s.....		350	360
1932 6s.....		350	360
1934 6s.....	8,606 80	1,000	1,040
1935 6s.....		2,000	2,080
1936 6s.....		2,000	2,080
1937 6s.....		2,000	2,080
1938 6s.....		1,000	1,040
Mountain Home Idaho municipal 1931 6s.....	5,012 65	5,000	5,000
Mountain View Tenn public imp 1940 5½s.....	10,551 70	10,000	10,000
Mount Olive Miss water 1924 6s.....	2,500 00	2,500	2,500
Mt Pleasant Tenn waterworks 1941 6s.....	10,000 00	10,000	10,000
Mt Vernon Texas waterworks 1952 5s.....	15,000 00	15,000	14,400
Mulberry Fla school 1940 6s.....	4,955 25	5,000	5,350
Mullins S C water and sewer 1939 5½s.....	10,116 50	10,000	10,300
Muncie Ind school 1925 6s.....	5,083 25	5,000	5,100
Murfreesboro Tenn normal school 1935 5s.....	5,071 00	5,000	4,800
Murphy N C water and sewer 1929 5½s.....	5,300 00	5,000	5,050
water and street 1941 6s.....	4,235 90	4,000	4,330
Murphy N C Cherokee Co N C road 1944 5½s.....	9,528 80	10,000	10,200
1944 5½s.....	2,809 65	4,000	4,090
Muskegon Heights Mich school 1931 6s.....	10,228 00	2,000	2,160
1933 6s.....		4,000	4,380
1934 6s.....		4,000	4,400
Musselshell Co Mont funding 1938 5½s.....	5,322 00	5,000	5,150
Myrtle Point Ore water 1939 6s.....	5,183 00	5,000	5,100
McCall Idaho water 1936 6s.....	4,140 50	4,000	4,240
McComb City Miss sewerage 1929 5s.....	4,075 70	500	475
1930 5s.....		500	485
1931 5s.....		500	485
1932 5s.....		500	485
1933 5s.....		500	485
1934 5s.....		500	480
1935 5s.....		500	480
1936 5s.....		500	480
sewer 1936 5s.....	9,917 00	10,000	9,600
McDowell Co N C road 1939 6s.....	10,512 00	2,500	2,650
1940 6s.....		2,500	2,650
1941 6s.....		2,500	2,650
1942 6s.....		2,500	2,650
1938 6s.....	5,240 70	1,000	1,060
1939 6s.....		1,000	1,060
1940 6s.....		1,000	1,060
1941 6s.....		1,000	1,060
1942 6s.....		1,000	1,060
1921 6s.....	10,440 25	2,500	2,800
1922 6s.....		2,500	2,800
1923 6s.....		2,500	2,800
1924 6s.....		2,500	2,800

McIntosh S D school 1933 5½s.....	9,365 00	10,000	9,500
McIntosh Co Ga road and bridge 1931 6s.....	10,743 10	2,000	2,100
1932 6s.....		2,000	2,100
1933 6s.....		2,000	2,120
1934 6s.....		2,000	2,120
1935 6s.....		2,000	2,120
Nacogdoches Co Texas road 1943 5½s.....	6,498 00	4,000	4,120
1946 5½s.....		2,000	2,080
Nampa Highway Dist Canyon Co Idaho hwy 1929 5½s.	5,111 25	5,000	5,150
Natchitoches Parish La school 1921 6s.....	2,000 00	2,000	2,000
Natrona Co Wyo court house 1927 4½s.....	3,000 00	3,000	3,910
Navajo Co Ariz school 1931 6s.....	10,821 80	10,000	10,800
1931 6s.....	2,626 20	2,500	2,700
1931 6s.....	5,256 90	5,000	5,400
1928 6s.....	6,351 80	6,000	6,180
Navarro Co Texas school 1949 6s.....	5,000 00	5,000	4,900
Neshoba Co Miss road 1929 5½s.....	6,000 00	6,000	6,000
Newberg Ore sewer 1931 6s.....	4,968 70	5,000	4,950
1931 6s.....	4,967 03	5,000	4,950
Newbern Tenn school 1935 6s.....	10,388 15	10,000	10,500
funding 1927 5½s.....	5,067 30	5,000	5,000
Newberry Co S C school 1921 6s.....	1,610 15	300	300
1922 6s.....		300	303
1923 6s.....		300	308
1924 6s.....		300	308
1925 6s.....		300	309
1935 6s.....	2,066 50	2,000	2,160
New Boston Texas water 1953 5s.....	4,500 00	4,500	4,320
New Concord Ohio waterworks 1930 5½s.....	7,253 00	1,000	1,000
1931 5½s.....		1,000	1,000
1932 5½s.....		1,000	1,000
1933 5½s.....		1,000	1,000
1934 5½s.....		1,000	1,000
1935 5½s.....		1,000	1,000
1936 5½s.....		1,000	1,000
New Cordell Okla waterworks 1930 6s.....	5,110 40	5,000	5,150
New Hanover Co N C school 1925 5s.....	16,919 00	7,000	7,000
1926 5s.....		4,000	4,000
1927 5s.....		2,000	2,000
1928 5s.....		5,000	5,000
Newkirk Okla electric light 1939 6s.....	10,771 80	10,000	10,900
Newport Tenn water and sewer 1929 6s.....	4,989 30	5,000	4,800
1932 6s.....	4,988 00	2,000	1,940
1933 6s.....		3,000	1,940
1934 6s.....		1,000	960
New Smyrna Fla sewer 1925 6s.....	6,063 00	6,000	6,080
1923 6s.....	3,104 60	1,000	1,000
1923 6s.....		3,000	3,080
1924 6s.....		4,000	4,040
New Smyrna Fla funding 1925 6s.....	4,036 30	4,000	4,000
water 1925 6s.....	2,025 70	2,000	2,040
Newton Co Miss road 1936 6s.....	5,255 90	5,000	5,350
1936 6s.....	5,257 70	5,000	5,350
New York City N Y 1936 4s.....	20,185 00	20,000	19,800
Nez Perce Co Idaho highway 1931 6s.....	7,228 00	7,000	7,250
Norman Okla park 1932 6s.....	5,213 60	5,000	5,200
North Bend Ore funding 1933 6s.....	5,273 20	5,000	5,300
North View W Va water and sewer 1944 6s.....	10,230 40	10,000	10,100
N Wilkesboro N C sewer street and water 1939 5s.....	10,000 00	10,000	9,700
school 1942 6s.....	10,782 80	10,000	10,600
water and light 1928 6s.....	5,245 00	1,000	1,080
1929 6s.....		1,000	1,080
1940 6s.....		1,000	1,080
1941 6s.....		1,000	1,080
1942 6s.....		1,000	1,080
Norton Va street 1940 5s.....	4,946 55	5,000	5,000
1940 5s.....	9,779 90	10,000	10,000
Nowata Okla waterworks 1931 5½s.....	2,069 40	2,000	2,020
Noxubee Co Miss road 1937 5½s.....	9,473 50	10,000	10,100
1932 5½s.....	15,710 40	2,000	2,020
1933 5½s.....		3,000	2,030
1934 5½s.....		2,000	2,020
1935 5½s.....		2,000	2,020
1936 5½s.....		2,000	2,020
1937 5½s.....		2,000	2,020
1938 5½s.....		2,000	2,020
Oakdale La waterworks 1921 5s.....	2,666 90	400	400
1922 5s.....		400	398
1923 5s.....		400	398
1924 5s.....		500	490
1925 5s.....		500	490
1926 5s.....		500	488

	Book value	Par value	Market value
Oakdale Wash waterworks 1925 6s.....	11,391 00	11,000	11,110
Oakley Idaho school 1923 5½s.....	10,194 80	10,000	10,000
street 1933 6s.....	8,028 70	8,000	8,000
Obion Tenn elect light and water 1931 6s.....	5,148 60	5,000	5,050
Ocala Fla sewer 1935 5s.....	4,879 00	2,000	2,000
1945 5s.....		3,000	3,000
Ocilla Ga water and elect light 1923-25 6s.....	4,000 00	4,000	4,000
waterworks 1933-37 6s.....	5,077 90	5,000	5,000
Ogden Utah rfdg 1926 4½s.....	3,000 00	2,000	1,990
Okeechobee Co Fla road and bridge 1936 6s.....	10,522 50	10,000	10,500
Okeona Okla elec light 1941 6s.....	5,546 00	5,000	5,150
Okemah Okla waterworks 1939 6s.....	5,215 85	5,000	5,300
Okitbeha Co Miss road 1933 5½s.....	2,500	2,500	2,500
1934 5½s.....	2,500	2,500	2,500
1935 5½s.....	2,500	2,500	2,500
1936 5½s.....	2,500	2,500	2,500
1935 6s.....	5,365 60	500	520
1936 6s.....		1,500	1,560
1937 6s.....		1,500	1,560
1938 6s.....		1,500	1,560
Okmulgee Okla funding 1937 6s.....	10,837 50	10,000	10,700
Old Fort N C water and sewer 1934 6s.....	7,118 30	7,000	7,140
Ontario Co Ont Can deb 1921 5½s.....	8,990 93	336	336
1922 5½s.....		355	351
1923 5½s.....		374	387
1924 5½s.....		395	383
1925 5½s.....		417	400
1926 5½s.....		440	423
1927 5½s.....		464	441
1928 5½s.....		489	461
1929 5½s.....		516	485
1930 5½s.....		545	507
1931 5½s.....		575	534
1932 5½s.....		606	558
1933 5½s.....		640	583
1934 5½s.....		675	621
1935 5½s.....		713	648
1936 5½s.....		751	675
1937 5½s.....		792	713
Opelousas La school 1921 5s.....	10,000 00	4,000	4,000
1923 5s.....		6,000	6,000
Opp Ala water and light 1938 5s.....	3,988 00	4,000	2,580
Orange Co Texas road 1959 5½s.....	12,896 00	12,000	12,480
1959 5½s.....	10,411 00	10,000	10,400
Orangeburg Co S C school 1923 6s.....	5,182 20	5,000	5,300
Oregon City Ore water 1926 5s.....	9,888 00	5,000	4,800
1927 5s.....		5,000	4,800
Orlando Fla rfdg 1933 5s.....	10,407 10	10,000	9,700
Otero Co N M school 1946 5s.....	5,056 90	5,000	4,900
Otero Co Colo school 1957 4½s.....	9,181 80	10,000	9,200
Ouchita Parish La road 1948 5s.....	6,901 05	3,500	3,300
1949 5s.....		3,500	3,300
1949 5s.....	4,821 15	2,500	2,400
1951 5s.....		2,500	2,400
1943 5s.....	7,546 45	8,000	7,700
Overton Co Tenn road 1923 5s.....	3,865 00	3,000	3,880
1924 5s.....		2,000	1,900
1925 5s.....		3,000	3,850
1928 5s.....		2,000	1,980
Oxford N C sanitary 1937 5s.....	5,094 20	5,000	4,250
Paducah Texas street 1951 5s.....	5,000 00	5,000	4,800
waterworks 1951 5s.....	4,955 00	5,000	4,800
1951 5s.....	4,908 90	5,000	4,800
Palm Beach Co Fla fdg & highway 1936 5½s.....	11,503 90	3,000	3,000
1940 5½s.....		3,000	3,000
1945 5½s.....		5,000	5,150
1946 5½s.....		5,000	5,150
Palmetto Fla street 1941 6s.....	5,300 25	5,000	5,200
water 1941 6s.....	5,200 25	5,000	5,200
street 1944 6s.....	9,819 20	10,000	10,700
1944 6s.....	1,081 50	1,000	1,070
Panama City Fla imp 1943 6s.....	10,469 90	10,000	10,500
municipal 1943 6s.....	8,000 00	8,000	8,300
1943 6s.....	3,000 00	3,000	3,150
Panola Co Miss road 1923 5½s.....	9,171 50	9,000	9,100
Paris Tenn corp ent 1929 5s.....	5,204 25	5,000	4,800
1929 5s.....	5,139 15	5,000	4,800
Paris Texas street 1955 4½s.....	973 50	1,000	880

Park City Tenn imp 1923 5s.....	5,148 20	5,000	4,850
1923 5s.....	10,507 80	10,000	9,700
Park City Utah water 1930 6s.....	12,973 40	12,500	12,125
Patterson La water 1923 5s.....	5,000 00	1,000	980
1923 5s.....		1,000	980
1923 5s.....		1,000	980
1923 5s.....		1,000	980
1923 5s.....		1,000	980
waterworks 1926 5s.....	1,991 05	1,000	990
1927 5s.....		1,000	990
Pauls Valley Okla school 1923 5s.....	4,961 60	5,000	4,900
Pawhuska Okla school 1923 6s.....	5,219 00	5,000	5,200
Payson City Utah water 1923 5 1/4s.....	9,911 45	5,000	5,050
1923 5 1/4s.....		5,000	5,050
Pecos City Texas sewer 1923 5s.....	14,321 00	15,000	14,400
Pecos Co Texas road 1924 6s.....	4,083 10	4,000	4,120
1924 6s.....	10,123 50	16,000	16,480
1924 6s.....	1,010 10	1,000	1,030
Pembroke Ga school 1926 5s.....	5,000 00	2,500	2,475
1926 5s.....		2,500	2,425
Pendleton Ore imp 1922 6s.....	504 50	500	500
1922 6s.....	3,027 10	3,000	3,000
Pend Oreille Co Wash school 1922 5 1/4s.....	15,091 20	5,000	5,000
1922 5 1/4s.....		10,000	10,000
Pensacola Fla imp 1926 4 1/4s.....	5,107 60	5,000	4,800
1926 5s.....	15,000 00	15,000	14,400
Peoria and Fulton Counties Ill drainage 1923 6s.....	11,799 80	12,000	12,000
Ferry Fla sewer 1926 5s.....	4,831 75	5,000	4,850
Ferry Okla funding 1920 5 1/4s.....	5,000 00	5,000	5,050
Philadelphia Miss water and sewer 1926 6s.....	10,507 15	10,000	10,700
Phillips Co Ark school 1921 6s.....	10,871 95	10,000	10,400
Pierce Co Neb school 1923 5 1/4s.....	9,313 70	10,000	10,300
Pike Co Ala road 1925 4 1/4s.....	10,190 75	10,000	9,100
Pike Co Miss rd 1926 6s.....	21,181 75	20,000	21,400
1926 6s.....	5,297 00	2,500	2,650
1926 6s.....		2,500	2,675
Pinellas Co Fla school 1940 6s.....	5,348 40	5,000	5,450
1940 6s.....	5,358 95	5,000	5,450
1949 6s.....	3,690 50	3,000	3,280
road and bridge 1929 5 1/4s.....	10,351 40	10,000	10,300
Pittsburg Texas school 1949 4 1/4s.....	4,943 75	5,000	4,450
Plainview Texas water 1948 5s.....	5,049 60	5,000	4,800
Plant City Fla paving 1923 6s.....	9,328 00	9,000	9,540
sewerage 1923 6s.....	1,027 40	1,000	1,000
paving 1923 6s.....	5,044 35	5,000	5,050
Plaquemine La waterworks 1925 5s.....	4,903 30	1,000	990
1925 5s.....		1,000	990
1927 5s.....		1,000	990
1928 5s.....		1,000	980
1929 5s.....		1,000	980
Pocahontas Va imp 1929 5 1/4s.....	5,321 20	5,000	5,050
1929 5 1/4s.....	5,126 50	5,000	5,050
Point Pleasant W Va high school 1947 5s.....	10,122 80	10,000	10,000
Polk Co Tenn funding 1922 6s.....	10,177 40	2,000	2,020
1923 6s.....		2,000	2,020
1924 6s.....		2,000	2,020
1925 6s.....		2,000	2,020
Pontotoc Co Okla funding 1940 6s.....	3,263 20	3,000	3,180
1942 6s.....	10,965 70	10,000	10,600
Port Angeles Wash rtdg 1923 5 1/4s.....	5,008 00	5,000	5,000
1923 5 1/4s.....	5,008 00	5,000	5,000
Port of Astoria Ore municipal 1943 6s.....	5,000 00	5,000	4,850
Port of Bandon Ore port bond 1926 5 1/4s.....	15,780 90	15,000	14,850
Port of Coos Bay Ore port bond 1925 5s.....	10,107 40	10,000	9,700
1927 5s.....	10,107 45	10,000	9,700
Port of Coquitlam B C school 1943 5s.....	9,064 40	10,000	7,500
Port Lavaca Texas street 1925 5s.....	9,808 25	10,000	9,800
Port of Nehalem Ore harbor imp 1926 6s.....	13,211 00	2,500	2,550
1927 6s.....		2,500	2,575
1928 6s.....		2,500	2,575
1929 6s.....		2,500	2,575
1930 6s.....		2,500	2,600
Port of Sinslaw Ore harbor imp 1921 6s.....	3,112 35	1,000	1,020
1922 6s.....		1,000	1,020
1923 6s.....		1,000	1,020
1926 6s.....	10,413 40	2,000	2,040
1921 6s.....		2,000	2,040
1922 6s.....		2,000	2,040
1923 6s.....		2,000	2,040
1924 6s.....		2,000	2,040
Port of Tacoma Wash 1929 5s.....	15,000 00	15,000	15,000



Rayville La waterworks 1924 5s.....		500	490
1935 5s.....		500	485
1936 5s.....		500	485
1937 5s.....		500	485
1938 5s.....		500	485
1939 5s.....		500	485
1940 5s.....		500	485
1941 5s.....		500	485
1942 5s.....		500	485
1943 5s.....		500	485
1944 5s.....		500	485
1949 5s.....		1,500	1,440
1950 5s.....		1,500	1,440
1945 5s.....	4,813 75	1,000	970
1946 5s.....		1,000	970
1947 5s.....		1,500	1,440
1948 5s.....		1,500	1,440
1925 5s.....	1,922 55	250	247
1926 5s.....		250	247
1927 5s.....		250	247
1928 5s.....		250	245
1929 5s.....		500	245
1930 5s.....		500	245
1951 5s.....	2,780 90	1,500	1,440
1952 5s.....		1,500	1,440
Redcliff Alb Can deb 1933 6s.....	4,839 60	5,000	4,600
Red Lake Co Minn funding 1930 6s.....	2,113 10	2,000	2,130
Red Lake Falls Minn funding 1933 6s.....	10,447 80	10,000	10,700
Red River Parish La school 1926 6s.....	9,954 10	1,000	990
1927 6s.....		1,000	990
1928 6s.....		1,000	990
1929 6s.....		1,000	990
1930 6s.....		1,000	990
1931 6s.....		1,000	990
1932 6s.....		1,000	990
1933 6s.....		1,000	990
1934 6s.....		1,000	990
1935 6s.....		1,000	990
Red Springs N C water & sewer 1941 6s.....	10,838 00	10,000	10,600
1941 6s.....	16,240 30	15,000	15,300
Reidsville Ga waterworks 1929 6s.....	5,000 00	2,000	1,990
1940 6s.....		2,000	2,940
Renwick Iowa school 1925 5s.....	5,976 10	6,000	6,000
Rexburg Idaho grading & curbing 1933 6s.....	3,063 50	2,000	2,030
sewer 1933 6s.....	10,574 00	4,000	4,120
1936 6s.....		1,000	1,040
1937 6s.....		1,000	1,040
1938 6s.....		2,000	2,080
1939 6s.....		2,000	2,080
Richland Co Ill high school 1931 6s.....	15,936 00	5,000	5,250
1932 6s.....		5,000	5,250
1933 6s.....		6,000	6,300
Richton Miss funding 1933 6s.....	6,500 00	6,500	6,630
Rigby Idaho municipal 1932 6s.....	5,032 30	5,000	5,050
Ringling Okla sewer 1941 6s.....	5,335 75	5,000	5,000
1941 6s.....	5,336 65	5,000	5,000
Ripley Tenn street 1927 6s.....	5,000 00	5,000	5,000
water light & sewer 1928 5½s.....	4,636 88	2,000	2,030
1930 5½s.....		2,000	2,020
Roanoke Ala sewer 1944 5s.....	3,000 00	3,000	2,850
Roanoke Va rdg 1936 4½s.....	10,399 40	10,000	9,500
Roanoke Rapids N C school 1949 6s.....	5,455 60	5,000	5,350
Roberts Co Texas courthouse 1952 5s.....	14,862 35	15,000	14,700
1952 5s.....	4,890 20	5,000	4,900
Robeson Co N C school 1943 6s.....	2,161 95	2,000	2,160
Rockingham N C street & sidewalk 1943 6s.....	15,068 00	14,000	14,840
1948 6s.....	2,095 85	2,000	2,120
Rockport Mo waterworks 1921 6s.....	11,801 90	500	500
1922 6s.....		500	505
1923 6s.....		500	510
1924 6s.....		500	515
1925 6s.....		500	520
1926 6s.....		500	520
1927 6s.....		1,000	1,040
1928 6s.....		1,000	1,060
1929 6s.....		1,000	1,050
1930 6s.....		1,000	1,080
1931 6s.....		1,000	1,080
1932 6s.....		1,000	1,080
1933 6s.....		1,000	1,070
1934 6s.....		1,000	1,070
Rocky Mount Va sewerage 1939 5½s.....	5,146 60	5,000	5,000
Ronceverte W Va paving sewer & water 1941 6s.....	10,722 30	10,000	10,600

	Book value	Par value	Market value
Roosevelt Co Mont funding 1939 5½s.....	7,698 80	8,000	8,000
Roscoe Texas waterworks 1931 5s.....	7,448 10	7,500	7,350
Roseau Co Minn drainage 1931 5s.....	12,041 75	15,000	15,000
Rossland B C deb 1925 5s.....	5,000 00	5,000	4,900
Roundup Mont water 1934 5s.....	10,378 10	10,000	10,500
sewer 1934 5s.....	15,511 80	15,000	15,750
Rowland N C public imp 1944 5s.....	5,000 00	5,000	5,350
Ruleville Miss school & water 1933 5s.....	5,000 00	5,000	5,000
Runnels Co Texas bridge 1951 5s.....	2,971 00	3,000	2,830
Rupert Idaho street 1935 5s.....	7,328 00	7,000	7,310
Rupert Co Idaho light & power 1931 5s.....	4,807 00	5,000	5,100
Rush Co Ind road 1928 4½s.....	3,187 50	3,618	3,389
1928 4½s.....		3,618	3,389
1929 4½s.....		1,808	1,631
Russell Co Va road 1937 5s.....	5,110 83	5,000	5,000
Ruston La water & electric light 1923 5s.....	2,500 00	500	495
1924 5s.....		500	495
1925 5s.....		1,000	990
1926 5s.....		500	495
Rutherford Tenn high school 1921 5s.....	1,310 50	500	500
1922 5s.....		500	505
1923 5s.....		500	505
Rutherfordton N C school 1940 5½s.....	10,538 00	10,000	10,100
Ryan Okla public utility 1929 5s.....	5,170 00	5,000	5,150
Sabine Parish La school 1924 5s.....	3,960 85	1,000	990
1925 5s.....		1,500	1,485
1926 5s.....		1,500	1,485
St Andrews Fla municipal 1925 5s.....	7,731 75	8,000	8,000
St Anthony Idaho municipal bldg 1928 5s.....	5,000 00	5,000	5,000
St Bernard Parish La court house 1921 5s.....	3,500 00	3,500	3,500
St Boniface Man Can deb 1943 5s.....	2,350 50	10,000	8,000
St Charles Parish La highway 1923 5s.....	10,005 50	5,000	5,000
1923 5s.....		5,000	4,950
St Clair Co Ala road 1937 5s.....	10,410 80	10,000	9,500
1937 5s.....		5,207 40	4,750
St Elmo Tenn school 1927 5½s.....	5,087 50	5,000	5,000
1927 5½s.....		1,520 10	1,500
St George S C school 1921 5s.....	1,502 00	500	500
1922 5s.....		500	500
1923 5s.....		500	500
St Johns Co Fla road 1944 5½s.....	10,000 00	10,000	10,000
St Landry Parish La drainage 1938 5s.....	4,830 00	5,000	4,700
road 1937 5s.....		3,500	3,375
1938 5s.....		2,500	2,300
1939 5s.....		1,500	1,440
1940 5s.....	5,355 10	1,500	1,440
1941 5s.....		1,500	1,440
1942 5s.....		1,500	1,440
1943 5s.....		1,500	1,440
1925 5s.....		1,500	1,470
1926 5s.....	7,524 80	2,000	1,900
1927 5s.....		1,000	970
1928 5s.....		2,500	2,425
1929 5s.....		1,000	970
St Lucie Co Fla rd & dk 1940 5s.....	10,124 80	10,000	9,800
1935 5s.....		10,000	9,900
highway 1929 5s.....	6,982 00	1,000	1,040
1931 5s.....		2,000	2,100
1934 5s.....		1,000	1,070
1938 5s.....		3,000	3,000
St Marys Kansas electric light 1928 5s.....	3,985 85	4,000	4,000
waterworks 1928 5s.....	996 60	1,000	1,000
St Petersburg Fla public imp 1940 5s.....	10,523 70	10,000	10,600
imp 1943 5s.....	5,240 20	5,000	5,350
public imp 1944 5s.....	1,118 90	1,000	1,070
munic imp 1949 5½s.....	10,367 00	10,000	10,200
St Stephens S C school 1935 5s.....	5,189 00	5,000	5,250
St Thomas Ont Can patriotic fund 1924 5½s.....	10,015 00	1,500	1,470
1925 5½s.....		2,000	1,940
1926 5½s.....		2,000	1,940
1927 5½s.....		2,000	1,920
1928 5½s.....		2,515	2,414
Salem N C water 1936 5s.....	5,137 00	5,000	4,950
1936 5s.....	5,137 00	5,000	4,850
Salem Va rtdg 1931 5s.....	5,008 00	5,000	4,950
Sallisaw Okla waterworks 1937 5s.....	5,302 80	6,000	5,200
1939 5s.....	7,304 50	7,000	7,420
Samson Ala rtdg 1934 5s.....	5,000 00	500	485
1935 5s.....		1,000	930
1936 5s.....		1,000	920
1937 5s.....		1,000	920
1938 5s.....		1,500	1,330

San Angelo Texas school 1948 6s.....	3,075 20	3,000	2,940
San Augustine Co Texas road 1932 5½s.....	6,109 30	2,000	2,000
1933 5½s.....		2,000	2,000
1935 5½s.....		2,000	2,000
1929 5½s.....	4,976 00	1,000	1,000
1930 5½s.....		1,000	1,000
1931 5½s.....		1,000	1,000
1932 5½s.....		1,000	1,000
1933 5½s.....		1,000	1,000
San Benito Texas street 1932 6s.....	10,323 30	10,000	10,400
1932 6s.....	5,185 68	5,000	5,200
Sanford Fla imp 1930 6s.....	5,251 25	5,000	5,200
gen imp 1930 6s.....	5,284 80	5,000	5,200
San Jacinto Co Texas courthouse 1946 6s.....	10,007 40	10,000	9,300
San Patricio Co Texas school 1951 5s.....	4,955 10	5,000	4,650
Santa Monica Cal sewer & incinerator 1928 5s.....	15,740 00	3,000	3,000
1929 5s.....		4,000	4,000
1930 5s.....		4,000	4,000
1931 5s.....		2,000	2,000
1943 5s.....		2,000	2,000
Sapulpa Okla funding 1932 6s.....	4,506 60	4,350	4,334
school 1928 5s.....	5,097 00	5,000	4,900
Sarasota Fla paving 1939 6s.....	5,346 80	5,000	5,350
waterworks 1941 6s.....	5,368 20	5,000	5,400
imp 1924 6s.....	9,213 70	3,000	1,060
1925 6s.....		2,500	2,550
1926 6s.....		3,500	3,605
Saskatchewan Province of Can deb 1925 6s.....	9,789 50	10,000	9,800
Sault Ste Marie Ont Can school deb 1936 4½s.....	5,033 00	5,000	4,060
Saunders Co Neb school 1932 5½s.....	3,761 00	3,000	2,940
1933 5½s.....		1,000	970
1933 5½s.....	9,432 00	2,000	1,940
1934 5½s.....		3,000	2,880
1935 5½s.....		3,000	2,880
1936 5½s.....		2,000	1,920
Sayre Okla waterworks 1938 6s.....	2,051 00	2,000	2,140
Schuyler Neb sewer 1922 6s.....	8,977 50	9,000	8,910
Scotland Neck N C school 1927 5½s.....	8,166 80	1,000	1,010
1929 5½s.....		1,000	1,010
1930 5½s.....		1,000	1,010
1931 5½s.....		1,000	1,010
1932 5½s.....		1,000	1,010
1933 5½s.....		1,000	1,010
1934 5½s.....		1,000	1,010
1935 5½s.....		1,000	1,010
Scott Co Miss road 1929 6s.....	10,406 20	5,000	5,150
1934 6s.....		5,000	5,200
1947 6s.....	12,590 70	11,000	11,560
Scott Co Va road 1934 5½s.....	10,214 00	2,500	2,600
1935 5½s.....		2,500	2,600
1936 5½s.....		2,500	2,600
1937 5½s.....		2,500	2,600
road & bridge 1934 5½s.....	8,000 00	8,000	8,320
Seabreeze Fla street & drainage 1935 5s.....	9,722 05	2,000	1,980
1936 5s.....		2,000	1,980
1937 5s.....		2,000	1,980
1938 5s.....		2,000	1,980
1939 5s.....		2,000	1,980
Seaside Ore funding 1926 6s.....	5,059 60	1,000	1,020
1927 6s.....		1,000	1,020
1928 6s.....		1,000	1,020
1929 6s.....		1,000	1,020
1930 6s.....		1,000	1,040
Seattle Wash sanitary 1927 4½s.....	5,076 50	5,000	4,850
sewer 1927 4½s.....	9,148 00	10,000	9,700
Selma N C imp 1942 6s.....	5,320 40	5,000	5,300
municipal bldg 1927-46 5½s.....	10,206 20	10,000	10,000
Seminole Co Fla road & bridge 1943 5½s.....	5,000 00	5,000	5,150
road 1949 5½s.....	5,221 70	5,000	5,200
highway 1949 5½s.....	10,180 65	10,000	10,400
Senath Mo school 1933 6s.....	8,022 00	8,000	8,160
Seneca S C electric light 1948 5s.....	4,817 80	5,000	4,800
Squatchie Co Tenn courthouse 1922 6s.....	12,170 80	12,000	12,180
Seymour Iowa funding 1932 5s.....	11,000 00	11,000	11,110
Shannon Miss school 1930 6s.....	5,179 80	5,000	5,100
Shannon Co Mo school 1923-37 5½s.....	9,300 10	9,000	9,000
Shelby N C school 1937 5s.....	5,142 00	5,000	4,850
Shelby Co Texas road 1935 5s.....	8,154 00	10,000	9,700
1947 5s.....	8,312 00	2,000	1,920
1948 5s.....		4,000	3,840
1949 5s.....		4,000	3,840
1929 5s.....	8,870 50	10,000	9,800



	Book value	Par value	Market value
Shelbyville Tenn funding 1925 6s.....	10,336 50	4,000	4,040
1930 6s.....		4,000	4,080
1935 6s.....		2,000	2,040
Shenandoah Va high school 1948 5s.....	5,069 10	5,000	5,000
Sheridan Co Mont funding 1924 5½s.....	5,271 80	5,000	5,150
1921 5½s.....	14,391 40	5,000	5,180
1933 5½s.....		5,000	5,100
1934 5½s.....		2,000	2,080
Sidney Ohio street 1927 5½s.....	8,105 40	8,000	8,240
Siloam Springs Ark imp 1924 5½s.....	4,940 70	2,000	2,000
1925 5½s.....		3,000	3,000
1930 5½s.....	4,915 10	2,000	2,000
1931 5½s.....		3,000	3,000
Silver Lake Ohio street 1939 6s.....	5,540 00	5,000	5,000
Silver Lake Co Ohio street 1939 6s.....	4,923 50	5,000	5,000
Silverton Ore water & sewer 1931 6s.....	5,004 80	5,000	5,000
1931 6s.....	3,006 70	5,000	5,000
Sisseton South Dakota rfdg 1926 5s.....	4,975 40	5,000	4,360
Slater Mo judgment funding 1937 5s.....	4,536 02	4,538	4,538
Smith Co Miss road 1927 6s.....	5,278 50	1,000	1,050
1928 6s.....		2,500	2,650
1939 6s.....		1,500	1,590
1924 6s.....	5,100 40	2,500	2,550
1925 6s.....		2,500	2,550
Smith Co Texas road 1924 5s.....	4,504 50	5,000	4,950
Smithfield N C public imp 1915 6s.....	5,000 00	5,000	5,000
Snohomish Wash water 1931 6s.....	15,764 80	15,000	15,600
Snow Hill N C electric light 1943 6s.....	4,909 50	5,000	5,200
Snyder Texas sewer 1950 5s.....	10,000 00	10,000	9,800
Southport N C water & sewer 1945 5½s.....	4,980 00	5,000	5,000
1945 5½s.....	4,934 50	5,000	5,000
1943 6s.....	5,229 30	5,000	5,200
1943 6s.....	5,323 30	5,000	5,200
Spokane Co Wash school 1927 4½s.....	3,000 00	3,000	2,940
Spring City Tenn electric light 1922 6s.....	5,030 00	5,000	5,000
Spring City Utah electric light 1936 6s.....	5,246 00	5,000	5,290
Springfield Ore imp 1926 6s.....	4,069 80	4,000	4,080
1931 6s.....	5,868 00	8,000	8,240
1936 6s.....	10,925 00	10,000	10,400
Spring Hope N C electric light 1926 6s.....	6,058 25	5,000	5,100
Stamps School Dist Lafayette Co Ark school 1929 6s.....	5,310 00	4,000	4,120
1930 6s.....		1,000	1,080
Stanley Co N C rfdg 1933 5s.....	5,189 40	5,000	5,000
road & bridge 1932 5½s.....	7,080 00	2,000	2,070
1933 5½s.....		2,000	2,040
1934 5½s.....		3,000	3,080
Starke Fla paving 1946 6s.....	5,428 10	5,000	5,350
1946 6s.....	5,523 25	5,000	5,350
Starkville Miss rfdg 1929-39 5½s.....	3,137 75	3,000	3,000
street & sidewalk 1930 6s.....	2,106 25	2,000	2,080
school 1930 6s.....	2,108 25	2,000	2,050
light 1925 5s.....	5,000 00	5,000	4,960
Statesboro Ga sewerage 1943 5s.....	4,971 30	5,000	5,000
Statesville N C funding 1938 5s.....	5,024 40	5,000	5,000
water 1936 6s.....	9,655 00	2,000	2,160
1938 6s.....		2,000	2,180
1940 6s.....		2,000	2,180
1942 6s.....		2,000	2,200
1944 6s.....		2,000	2,220
Statesville Twp N C railroad aid 1940 6s.....	10,597 90	10,000	10,900
Stonewall Co Texas courthouse 1951 5s.....	3,000 00	3,000	2,940
jail 1950 5s.....	7,000 00	7,000	6,880
Stoddard Co Mo school 1926 5s.....	4,000 00	4,000	4,000
Sullivan Twp S C rfdg 1937 5½s.....	3,107 20	2,000	2,080
Sulphur Okla funding 1944 6s.....	5,229 50	5,000	5,250
Sulphur Springs Texas funding 1934 5s.....	9,915 00	1,000	980
1935 5s.....		3,000	2,910
1936 5s.....		3,000	2,910
1937 5s.....		3,000	2,910
Sunflower Co Miss road 1938 5½s.....	9,205 70	7,000	7,210
1939 5½s.....		3,000	3,050
Suwanee Co Fla school 1944 5s.....	9,217 10	10,000	10,000
Swainsboro Ga electric light 1942 5s.....	5,042 15	5,000	5,080
water and sewer 1926 6s.....	11,000 00	8,000	8,180
1944 6s.....		3,000	3,120
Sweetwater Tenn water 1938 5s.....	5,087 00	5,000	4,700
1938 5s.....	3,000 00	3,000	2,838
Sweetwater Texas city hall and fire 1949 5s.....	5,086 40	5,000	4,800
street 1949 5s.....	5,120 00	5,000	4,800
water 1954 5½s.....	5,059 00	5,000	5,100

Swift Current Sask Can deb 1943 5s.....	3,261 85	10,000	7,700
1943 5s.....	4,386 50	5,000	2,350
Sydney N S sanitary 1932 4s.....	4,330 30	5,000	4,100
Sylacauga Ala water and light 1930 5s.....	5,000 00	5,000	4,800
Sylva N C court house 1934 6s.....	5,140 40	5,000	5,250
ct house and jail 1934 6s.....	3,025 10	3,000	2,150
1934 6s.....	5,063 00	5,000	5,350
Taber Alb Can street 1933 5s.....	2,804 00	3,000	2,820
hospital 1933 5s.....	2,804 00	3,000	2,520
public bldg 1933 5s.....	3,733 85	4,000	3,300
Talbot Co Ga road 1929 5s.....	9,415 80	2,000	1,900
1930 5s.....		2,000	1,900
1931 5s.....		2,000	1,880
1934 5s.....		2,000	1,860
1935 5s.....		2,000	1,840
Tallahassee Fla imp 1924 6s.....	5,723 80	2,000	2,040
1925 6s.....		2,000	2,080
1928 6s.....		1,500	1,580
water and light 1920 5s.....	9,901 50	10,000	10,000
Tallahatchie Co Miss road 1928 6s.....	5,130 00	5,000	5,150
1931 6s.....	10,347 40	3,500	3,600
1932 6s.....		3,000	2,120
1933 6s.....		3,000	3,120
1934 6s.....		1,500	1,575
Taney Co Mo road 1926 6s.....	3,000 00	1,000	1,080
1927 6s.....		1,000	1,030
1928 6s.....		1,000	1,040
Tangipahoa Parish La public imp 1937 5s.....	9,670 20	3,500	3,395
1938 5s.....		3,000	2,910
1939 5s.....		2,500	2,425
1940 5s.....		500	495
Tarpon Springs Fla public imp 1940 6s.....	5,000 00	5,000	5,000
paving 1949 6s.....	5,042 90	5,000	5,100
1934 6s.....	5,117 60	5,000	5,100
Taylor Texas street 1954 5s.....	6,100 00	6,000	5,780
Taylor Co Texas road 1950 5s.....	4,978 05	5,000	4,900
Teague Tex street 1951 5s.....	5,000 00	5,000	4,800
1951 5s.....	4,955 00	5,000	4,300
Tecumseh Neb paving 1939 6s.....	3,353 00	1,000	1,050
1939 6s.....		1,500	1,575
1939 6s.....		1,000	1,050
Temple Tex water 1947 5s.....	10,413 70	10,000	9,600
Texarkana Tex school 1949 5s.....	5,000 00	5,000	4,800
street 1923 6s.....	19,507 00	5,000	5,000
1934 6s.....		15,000	15,000
Thermopolis Wyo water 1937 6s.....	4,983 65	5,000	5,250
Thomasville N C water 1941 6s.....	4,966 05	5,000	4,750
Timpson Texas waterworks 1954 5s.....	9,520 90	10,000	9,600
Tiptonville Tenn water and sewer 1934 6s.....	10,158 00	10,000	10,100
Tishomingo Co Miss road 1934 6s.....	6,221 83	2,000	2,080
1935 6s.....		2,000	2,080
1936 6s.....		2,000	2,080
Titus Co Texas road 1924 5 1/2 s.....	4,723 00	5,000	5,060
Tonkowa Okla water 1927 6s.....	5,000 00	5,000	5,250
1937 6s.....	5,000 00	5,000	5,250
Toppenish Wash town hall 1928 6s.....	7,191 40	7,000	7,280
Toronto Village Ohio school 1957 6s.....	5,613 00	1,000	1,170
1957 6s.....		1,500	1,755
1960 6s.....		1,000	1,170
1960 6s.....		1,500	1,755
Toronto Ont Can loan deb 1948 4s.....	18,887 90	24,322	18,790
1925 5s.....	10,115 36	2,000	1,900
1926 5s.....		2,000	1,880
1927 5s.....		2,000	1,880
1929 5s.....		5,000	4,600
Transcona Man Can deb 1944 6s.....	5,077 00	5,000	4,300
Transylvania N C rfdg 1925 6s.....	5,247 50	5,000	5,100
Trenton Tenn sewer 1937 5s.....	5,000 00	5,000	4,800
rfdg 1944 5s.....	5,128 30	5,000	4,750
Trigg Co Ky fdg 1921 5 1/2 s.....	10,108 35	500	500
1922 5 1/2 s.....		1,000	1,000
1923 5 1/2 s.....		1,000	1,010
1924 5 1/2 s.....		1,000	1,010
1925 5 1/2 s.....		1,000	1,010
1926 5 1/2 s.....		1,000	1,010
Trigg Co Ky fdg 1927 5 1/2 s.....		1,000	1,010
1928 5 1/2 s.....		1,000	1,020
1929 5 1/2 s.....		1,000	1,020
1930 5 1/2 s.....		1,000	1,020
1931 5 1/2 s.....		500	510

	Book value	Par value	Market value
Trimble Tenn electric light 1921 Ga.....	5,166 30	500	500
1922 Ga.....		500	500
1923 Ga.....		500	505
1924 Ga.....		500	505
1925 Ga.....		500	505
1926 Ga.....		500	505
1927 Ga.....		500	505
1928 Ga.....		500	510
1929 Ga.....		500	510
1930 Ga.....		500	510
Troy Ala street 1926 Ga.....	3,072 50	3,000	3,000
Imp 1929 Ga.....	10,091 60	10,000	10,000
Tullahoma Tenn sewer 1923 Ga.....	7,932 10	3,000	7,840
Tulsa Okla school 1929 Ga.....	10,000 00	10,000	9,800
Tunica Miss water 1925 Ga.....	10,000 00	10,000	10,400
Tupelo Miss Imp 1921 Ga.....	5,008 30	5,000	4,850
Tuscaloosa Ala paving 1923 Ga.....	2,500 00	2,500	2,525
water 1944 Ga.....	3,722 20	10,000	3,500
Tuscumbia Ala sewer 1923 Ga.....	10,110 40	10,000	10,100
Tutwaller Miss water and sewer 1925 Ga.....	10,245 35	10,000	10,300
Twin Falls Idaho sewer 1926 Ga.....	5,000 00	5,000	5,000
Twin Falls Co Idaho highway 1924 Ga.....	10,713 40	10,000	10,600
road 1929 Ga.....	14,325 00	15,000	15,350
Tyler Texas funding 1926 Ga.....	5,308 25	5,000	5,150
Tyler Co Texas road 1927 Ga.....	4,639 00	2,000	1,899
1928 Ga.....		2,000	1,960
1929 Ga.....		1,000	1,980
Tyrrell Co N C jail 1921 Ga.....	5,044 60	500	500
1922 Ga.....		500	505
1923 Ga.....		500	505
1924 Ga.....		500	505
1925 Ga.....		500	505
1926 Ga.....		500	510
1927 Ga.....		500	510
1928 Ga.....		500	510
1929 Ga.....		500	515
1930 Ga.....		500	515
Umatilla Co Ore school 1923 Ga.....	6,000 00	6,000	6,000
1923 Ga.....	4,000 00	4,000	4,000
Union S C sewer and light 1928 Ga.....	3,920 00	6,500	6,500
1929 Ga.....		2,500	2,500
1933 Ga.....		1,000	1,000
Union Springs Ala sewer 1942 Ga.....	996 10	1,000	960
University City Mo fire equip 1930 Ga.....	2,000 00	2,000	2,000
University Mo city hall 1930 Ga.....	7,000 00	7,000	7,000
Upshur Co Texas road 1929 5 1/2 Ga.....	10,323 10	5,000	5,100
1929 5 1/2 Ga.....		5,000	5,100
1929 5 1/2 Ga.....	5,192 20	2,000	2,100
1929 5 1/2 Ga.....		2,000	2,000
1929 5 1/2 Ga.....	10,263 70	1,000	1,010
1929 5 1/2 Ga.....		1,000	1,010
1929 5 1/2 Ga.....		1,000	1,010
1929 5 1/2 Ga.....		2,000	2,020
1929 5 1/2 Ga.....		2,000	2,020
1929 5 1/2 Ga.....		2,000	2,020
1929 5 1/2 Ga.....		1,000	1,010
Vale Ore water 1930 Ga.....	5,000 00	5,000	5,000
Valley Co Idaho road 1925 Ga.....	7,510 00	4,000	4,360
1926 Ga.....		2,000	2,270
Valley Co Mont fdg 1925 5 1/2 Ga.....	10,392 25	10,000	10,300
Valleytown Twp N C road 1942 Ga.....	5,341 50	5,000	5,300
1942 Ga.....	5,341 50	5,000	5,300
Vernon Texas school 1950 Ga.....	500 00	500	490
Vermillion Parish La school 1924 Ga.....	5,000 00	500	490
1925 Ga.....		1,500	1,455
1926 Ga.....		1,500	1,455
1927 Ga.....		1,500	1,455
Vernon Texas water 1950 Ga.....	5,000 00	5,000	4,800
Vernon Parish La school 1921 Ga.....	6,500 00	6,500	6,370
1922 Ga.....	6,500 00	6,500	6,435
1921 Ga.....	6,247 15	3,000	2,000
1922 Ga.....		2,000	2,000
1923 Ga.....		1,000	999
1923 Ga.....	1,922 60	2,000	1,980
Victoria Co Texas road 1923 Ga.....	5,247 50	4,000	5,700
Vienna Ga school 1929 Ga.....	4,204 85	4,000	4,200
Vigo Co Ind highway 1928 Ga.....	13,854 62	5,550	5,217
1929 Ga.....		5,550	5,161
1930 Ga.....		3,550	3,301

Ville Platte La water and light 1921 5s.....	5,429 25	750	750
1922 5s.....		750	742
1923 5s.....		750	742
1924 5s.....		1,000	980
1925 5s.....		1,000	980
1926 5s.....		1,250	1,212
Vinton Va municipal 1946 6s.....	18,122 25	19,000	19,230
street 1946 6s.....	2,214 00	4,000	4,080
Vivian La water 1923 5s.....	7,748 70	1,000	990
1923 5s.....		1,000	990
1924 5s.....		1,000	980
1925 5s.....		1,000	980
1926 5s.....		1,000	980
1927 5s.....		1,000	970
1928 5s.....		1,000	970
1929 5s.....		1,000	970
Volusia Co Fla school 1923 6s.....	5,327 00	2,000	2,060
1925 6s.....		3,000	3,120
Wadesboro N C school 1923 5s.....	4,924 80	5,000	4,900
Wahoo Neb sewer 1924 4s.....	4,892 20	5,000	4,850
Walker Twp Okla road and bridge 1944 6s.....	5,227 90	5,000	5,250
Wallace Idaho municipal 1923 5½s.....	5,000 00	5,000	5,000
Wallowa Co Ore school house 1930 5½s.....	10,000 00	10,000	10,000
Walsenburg Colo water 1929 5½s.....	10,072 10	10,000	10,100
Walters Okla water 1920 6s.....	5,127 70	5,000	5,200
Warren Ind water 1921 6½s.....	4,008 05	4,000	4,000
Warrenton Ga school 1922 6s.....	212 75	500	505
1925 6s.....		300	306
Warrenton Ore water 1925 6s.....	5,124 20	5,000	5,200
1925 6s.....	10,249 20	10,000	10,800
Washington Co Idaho road and bridge 1924 6s.....	14,450 75	15,000	16,200
Washoe Co Nev school 1921 5s.....	4,008 50	1,000	1,000
1927 5s.....		3,000	2,970
1928 5s.....		2,000	1,980
Watauga Co N C road 1929 5½s.....	6,122 70	2,000	2,029
1940 5½s.....		2,000	2,020
1941 5½s.....		2,000	2,040
1947 6s.....	2,941 00	1,000	1,090
1948 6s.....		1,000	1,090
1949 6s.....		1,000	1,090
Watervalley Miss school 1927 5s.....	5,000 00	5,000	4,850
Watrous Sask Canada deb 1923-26 5½s.....	4,912 12	4,912	3,821
1923-26 5½s.....	150 75	150	119
Wauchula Fla light 1948 6s.....	14,990 00	14,000	15,200
Wawrika Okla water 1923 6s.....	5,200 20	5,000	5,200
Waxahachie Texas street 1943 5s.....	4,925 05	5,000	4,850
school 1924 5s.....	4,000 00	500	495
1925 5s.....		500	495
1926 5s.....		500	495
1927 5s.....		500	495
1928 5s.....		500	490
1929 5s.....		500	490
1930 5s.....		500	490
1931 5s.....		500	490
Waycross Ga sanitary & funding 1929 5s.....	2,104 80	2,000	2,000
Wayne Neb water 1921 5s.....	4,922 90	5,000	5,000
Weatherford Texas school 1944 4s.....	7,000 00	7,000	5,210
Weatherford Okla water 1923 6s.....	5,271 20	5,000	5,200
funding 1923 6s.....	7,112 20	7,000	7,490
Weatherford Texas high school 1949 5s.....	10,000 00	10,000	9,900
1949 5s.....	2,000 00	2,000	1,920
Weathersfield Twp Ohio bridge 1924 5½s.....	14,000 00	2,000	2,060
1924 5½s.....		2,000	2,060
1925 5½s.....		2,000	2,060
1926 5½s.....		2,000	2,060
1927 5½s.....		1,000	1,020
1940 5½s.....		2,000	2,060
1941 5½s.....		2,000	2,060
1942 5½s.....		1,000	1,040
Weiner Ark school 1921 6s.....	9,248 80	1,000	1,000
1922 6s.....		1,000	1,010
1923 6s.....		1,000	1,010
1924 6s.....		1,000	1,020
1929 6s.....		1,000	1,040
1921 6s.....		1,000	1,060
1922 6s.....		1,000	1,040
1923 6s.....		1,000	1,040
1924 6s.....		1,000	1,060
Weiser Idaho water 1922 5½s.....	10,091 80	10,000	10,000
Weich Okla water 1920 6s.....	6,122 10	6,000	6,240

	Book value	Par value	Market value
Weldon N C water & sewer 1938 6s.....	10,435 60	2,000	2,120
1939 6s.....		2,000	2,120
1940 6s.....		2,000	2,120
1941 6s.....		2,000	2,120
1942 6s.....		2,000	2,120
Wellington Kansas water 1930 6s.....	5,039 00	5,000	5,000
Welsh La electric light 1921 6s.....	4,416 55	1,500	1,500
1923 6s.....		1,500	1,500
1923 6s.....		1,500	1,485
Wendell N C electric light 1944 6s.....	11,219 80	12,000	11,160
West Carroll Parish La school 1921 5s.....	3,963 60	500	500
1922 5s.....		500	500
1923 5s.....		500	495
1924 5s.....		500	495
1925 5s.....		1,000	990
1926 5s.....		1,000	990
1932 5s.....	2,398 90	1,000	980
1933 5s.....		1,500	1,470
1934 5s.....		1,000	980
jail 1921 5s.....	5,500 00	500	500
1922 5s.....		500	500
1923 5s.....		1,000	990
1924 5s.....		1,000	990
1925 5s.....		1,000	990
1926 5s.....		1,500	1,485
courthouse 1924 5s.....	10,500 00	4,000	3,960
1926 5s.....		6,500	6,435
1923 5s.....	5,508 20	500	495
1925 5s.....		5,000	4,950
West Feliciana Parish La highway 1922 5s.....	12,080 50	4,000	3,960
1924 5s.....		4,000	3,960
1925 5s.....		4,000	3,960
West Monroe La public imp 1922 5s.....	10,201 50	500	500
1923 5s.....		500	495
1924 5s.....		500	495
1925 5s.....		1,000	990
1926 5s.....		1,000	990
1927 5s.....		1,000	990
1928 5s.....		1,000	980
1929 5s.....		1,000	980
1930 5s.....		1,000	980
1931 5s.....		1,000	980
1932 5s.....		1,000	980
1933 5s.....		1,000	980
West Palm Beach Fla imp 1945 5½s.....	9,914 50	10,000	10,000
West Point Miss sewer 1924 6s.....	6,971 80	7,000	7,000
West Tampa Fla school 1923 6s.....	4,941 80	1,000	1,000
1924 6s.....		1,000	1,000
1925 6s.....		1,000	1,000
1926 6s.....		1,000	990
1927 6s.....		1,000	990
Wetumka Okla sewer 1941 6s.....	11,108 50	10,000	10,600
Wewoka Okla school 1928 6s.....	5,124 15	5,000	5,150
Wewoka Okla funding 1925 6s.....	2,127 25	2,000	2,100
Weyburn Sask Can water 1953 5¼s.....	9,468 70	10,000	8,180
1958 5¼s.....	9,468 45	10,000	8,100
White Castle La water & light 1926 5s.....	4,976 20	1,000	990
1927 5s.....		1,000	990
1928 5s.....		1,000	990
1929 5s.....		1,000	990
1930 5s.....		1,000	980
White Co Ark school 1934 6s.....	6,283 00	2,000	2,040
1935 6s.....		2,000	2,040
1936 6s.....		2,000	2,040
White Co Ill school 1922 5½s.....	9,536 10	500	510
1933 5½s.....		2,500	2,550
1934 5½s.....		2,500	2,550
1935 5½s.....		2,500	2,575
1936 5½s.....		2,000	2,080
White Co Tenn turnpike 1927 5s.....	5,023 00	5,000	4,950
Whitefish Mont water 1938 6s.....	10,693 00	10,000	10,500
Whiteville N C street 1931 6s.....	4,318 15	4,000	4,080
Wichita Co Texas road 1957 6s.....	5,000 00	5,000	4,900
Wichita Falls Texas school 1950 5s.....	10,000 00	10,000	9,600
sewer 1950 6s.....	9,975 00	10,000	10,700
Wilkes Co N C road 1938 5¼s.....	10,329 00	5,000	5,150
1943 5¼s.....		5,000	5,150
Wilkesville Twp Ohio school 1926 5¼s.....	6,752 00	400	408
1927 5¼s.....		400	412

Wilkesville Twp Ohio school 1928 5/8s.....		400	412
1929 5/8s.....		400	412
1930 5/8s.....		400	416
1931 5/8s.....		1,000	1,040
1932 5/8s.....		1,000	1,040
1933 5/8s.....		1,000	1,050
1936 5/8s.....		500	525
1937 5/8s.....		500	530
1938 5/8s.....		500	530
Wilkinson Co Miss road 1930 6s.....	5,388 20	1,000	1,040
1931 6s.....		2,000	2,080
1932 6s.....		2,000	2,080
Willacoochee Ga water & light 1929 5s.....	5,000 00	5,000	4,950
electric light 1941 5s.....	6,297 45	7,000	6,880
Williamson W Va street 1945 5/8s.....	10,000 00	10,000	10,000
Williamston N C water & light 1933 6s.....	5,254 00	2,000	2,080
1934 6s.....		2,000	2,100
1935 6s.....		1,000	1,050
sewer 1936 6s.....	5,383 00	500	535
1937 6s.....		500	535
1938 6s.....		500	530
1939 6s.....		500	530
1940 6s.....		500	530
1941 6s.....		500	530
1942 6s.....		500	530
1943 6s.....		500	530
1944 6s.....		500	535
1945 6s.....		500	535
Williamston Twp N C road 1943 5/8s.....	10,163 20	10,000	10,000
Williamston N C water & light 1942 6s.....	8,280 00	2,000	2,150
1943 6s.....		2,000	2,150
1944 6s.....		2,000	2,140
Wilson N C school 1926 5/8s.....	5,040 70	1,000	1,000
1926 5/8s.....		1,000	1,000
1932 5/8s.....		1,000	1,000
1933 5/8s.....		1,000	1,000
1934 5/8s.....		1,000	1,000
Winfield Kansas light 1926 5s.....	1,000 00	1,000	1,000
Winston Co Miss road 1933 5/8s.....	6,739 20	6,500	6,630
Winter Garden Fla imp 1940 6s.....	10,718 00	10,000	10,700
Winters Texas water 1951 5s.....	9,911 10	10,000	9,900
Wister Twp Okla road 1930 6s.....	4,144 80	4,000	4,040
Winnipeg Man Can deb 1926 5s.....	9,753 20	10,000	9,400
Wise Co Va road 1935 6s.....	9,764 00	6,000	5,300
1936 6s.....		5,000	5,350
Wise Twp S C rfdg 1932 5s.....	6,149 50	6,000	6,380
Wolf Point Mont sewer 1938 6s.....	5,127 20	5,000	5,225
Wolf Co Ky funding 1924 5/8s.....	7,024 50	1,000	1,080
1925 5/8s.....		2,000	2,090
1926 5/8s.....		2,500	2,575
Wood Co Texas road 1940 5/8s.....	5,306 15	5,000	5,150
1937 5/8s.....	5,151 75	5,000	5,150
1948 5/8s.....	5,124 00	5,000	5,150
Woodlawn Ala sewer 1929 5s.....	5,000 00	5,000	4,950
Woodward Okla funding 1934 6s.....	4,961 25	2,000	2,100
1935 6s.....		1,000	1,080
1944 6s.....		2,000	2,140
Worland Wyo water 1948 6s.....	10,460 80	10,000	10,400
Wynne Ark school 1931 6s.....	10,503 00	1,000	1,040
1932 6s.....		1,000	1,040
1933 6s.....		1,000	1,040
1934 6s.....		1,000	1,050
1935 6s.....		1,000	1,050
1936 6s.....		1,000	1,050
1937 6s.....		1,000	1,060
1938 6s.....		1,000	1,060
1939 6s.....		1,000	1,060
1940 6s.....		1,000	1,060
Xenia Ohio water 1929 5/8s.....	14,446 60	4,000	4,120
1932 5/8s.....		11,000	11,440
1936 5/8s.....		11,000	11,220
Yadkin Co N C road 1950 5/8s.....	10,880 90	3,000	3,220
Yalabusha Co Miss road 1927 5s.....	9,928 00	2,000	2,970
1928 5s.....		2,000	2,940
1930 5s.....		4,000	3,920
Yancey Co N C road 1948 5/8s.....	10,362 45	1,500	1,500
1947 5/8s.....		5,500	5,500
1948 5/8s.....		500	500
1949 5/8s.....		500	500
1950 5/8s.....		500	500
1951 5/8s.....		500	500
1952 5/8s.....		500	500

	Book value	Par value	Market value
Yancey Co N C road 1933 5½s.....		500	500
1933 5½s.....	10,309 00	5,000	5,000
1933 5½s.....		5,000	5,000
Yazoo City Miss Imp 1924 6s.....	1,498 65	1,500	1,500
Yazoo Co Miss road 1933 5½s.....	10,324 00	5,000	5,000
1934 5½s.....		5,000	5,000
1935 5½s.....	10,389 10	5,000	5,000
1936 5½s.....		5,000	5,000
1934 5½s.....	16,000 00	4,500	4,500
1935 5½s.....		1,000	1,000
1936 5½s.....		4,500	4,500
Yerington Nev water 1941 6s.....	10,201 20	10,000	10,200
sewer 1942 6s.....	10,212 25	10,000	10,200
Yorkville S C water & light 1945 6s.....	2,031 15	2,000	2,910
Yorktown Texas water 1951 5s.....	6,000 00	6,000	5,780
York Twp Ohio school 1921 6s.....	3,028 60	1,000	1,000
1922 6s.....		1,000	1,010
1923 6s.....		1,000	1,020
Youngsville Twp N C road 1941 6s.....	10,622 00	10,000	10,600
Yuma Ariz school 1926 5s.....	14,785 20	4,000	2,960
1927 5s.....		6,000	5,940
1928 5s.....		5,000	4,260
United States 2d Lib 1942 4½s.....	100,000 00	100,000	100,000
3d Lib 1922 4½s.....	500,000 00	500,000	500,000
4th Lib 1922 4½s.....	350,000 00	350,000	350,000
1928 4½s.....	44,652 50	50,000	42,500
1928 4½s.....	42,325 00	50,000	42,500
Dominion of Canada Victory loan 1933 5½s.....	24,662 50	25,000	25,000
interim cts 1929 5½s.....	29,458 20	30,000	29,100
<b>Totals .....</b>	<b>\$11,226,264 54</b>	<b>\$11,206,961</b>	<b>\$11,212,525</b>

## THE LADIES' CATHOLIC BENEVOLENT ASSOCIATION

443 WEST 11TH STREET, ERIE, PA.

[Commenced business 1890]

Miss KATE MAHONEY, President Mrs. J. A. ROYER, Secretary  
Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

### INCOME

Membership fees .....	\$1,439 00	
Assessments or premiums .....	2,259,049 98	
Dues and per capita tax .....	61,543 00	
<hr/>		
Net amount received from members .....		\$2,322,031 98
Interest on:		
Mortgage loans .....	\$50,845 50	
Bonds and stocks .....	133,863 17	
Other sources .....	24,100 76	
<hr/>		208,809 43
Sale of lodge supplies .....		8,251 40
Official publication .....		19,432 30
<hr/>		
Total Income .....		\$2,558,525 11
Ledger Assets December 31, 1919 .....		4,425,658 66
<hr/>		
Total .....		\$6,984,183 77

### DISBURSEMENTS

Death claims .....		\$1,515,569 50
Salaries of deputies and organizers .....		16,953 47
Salaries of officers .....		12,700 00
Bonding of officers and trustees .....		2,011 80
Salaries of office employees .....		32,375 21
Traveling and other expenses of officers, trustees and committees .....		10,379 35
Insurance department fees .....		861 42
Rent .....		1,495 00
Advertising, printing and stationery .....		7,746 13
Postage, express, telegraph and telephone .....		8,369 29
Lodge supplies .....		2,253 39
Official publication .....		21,482 79
Legal expenses .....		100 00
Furniture and fixtures .....		696 52
National Fraternal Congress .....		793 57
Settlement of claims .....		2,885 75
Insurance on deposits .....		1,829 63
Exchange on checks .....		697 84
State examiners .....		1,303 70
Miscellaneous, including \$220.10 actuary .....		440 10
Gross loss on sale or maturity of ledger assets:		
Canadian exchange .....	\$549 69	
Bonds .....	858 10	
<hr/>		1,407 79
Total Disbursements .....		\$1,642,232 25
<hr/>		
Balance .....		\$5,341,951 52



## LEDGER ASSETS

Mortgage loans .....	\$1,048,555 00
Book value of bonds.....	3,524,675 53
Deposits in trust companies and banks not on interest.....	1,392 74
Deposits in trust companies and banks on interest.....	767,328 25
<b>Total .....</b>	<b>\$5,341,951 52</b>

## NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages .....	\$2,762 50
Bonds .....	46,725 83
<b>Total .....</b>	<b>49,488 33</b>
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	200,480 20
Per capita tax.....	67,450 00
Furniture, fixtures, etc.....	10,500 00
<b>Gross Assets .....</b>	<b>\$5,669,870 05</b>

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$87,546 63
Furniture, fixtures, etc.....	10,500 00
<b>Total .....</b>	<b>98,046 63</b>
<b>Total Admitted Assets.....</b>	<b>\$5,571,823 42</b>

## LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$17,535 73
Reported, not yet adjusted.....	35,000 00
Reported in 1921, accrued in 1920.....	106,750 00
<b>Total unpaid claims.....</b>	<b>\$159,285 73</b>
Salaries, rents, expenses, commissions, etc., due or accrued....	3,483 34
<b>Total .....</b>	<b>\$162,769 07</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Surplus benefit	Expense	Total
Balance December 31, 1919...	\$16,910 15	\$3,985,967 60	\$14,051 16	\$458,729 75	\$4,425,658 66
<i>Income:</i>					
Membership fees.....				1,439 00	1,439 00
Other assessments.....	1,422,514 45	74,979 36		761,556 17	2,259,049 98
Dues and per capita tax.....				61,543 00	61,543 00
Interest and dividends.....	4,570 72	176,720 87	1,445 16	26,072 68	208,809 43
Other income.....				27,683 70	27,683 70
<b>Totals.....</b>	<b>\$1,443,995 32</b>	<b>\$4,187,667 83</b>	<b>\$15,496 32</b>	<b>\$1,337,024 30</b>	<b>\$6,984,183 77</b>
<i>Disbursements:</i>					
Death claims.....	\$1,515,569 50				\$1,515,569 50
Salaries, other compensation and traveling expense of officers and employees.....				\$73,408 03	73,408 03
Insurance department fees.....				861 42	861 42
Rent.....				1,495 00	1,495 00
Advertising, printing, supplies, postage, telegraph, telephone.....				18,368 81	18,368 81
Official publication.....				21,482 79	21,482 79
Legal expenses.....				796 52	796 52
Other disbursements.....		\$1,407 79		9,842 39	11,250 18
<b>Totals.....</b>	<b>\$1,515,569 50</b>	<b>\$1,407 79</b>		<b>\$125,254 96</b>	<b>\$1,642,232 25</b>
Balance before transfers.....	-\$71,574 18	\$4,186,260 04	\$15,496 32	\$1,211,769 34	\$5,341,951 52
Increase by transfers.....	242,800 00		143,181 67		385,981 67
Balance.....	\$171,225 82	\$4,186,260 04	\$158,677 99	\$1,211,769 34	\$5,727,933 19
Decrease by transfers.....				385,981 67	385,981 67
Balance December 31, 1920...	<u>\$171,225 82</u>	<u>\$4,186,260 04</u>	<u>\$158,677 99</u>	<u>\$825,787 67</u>	<u>\$5,341,951 52</u>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	130,688	\$106,674,250	36,926	\$31,276,500
Written in 1920 .....	3,561	2,251,250	535	332,750
Increased in 1920 .....		454,000		135,000
<b>Totals .....</b>	<b>134,249</b>	<b>\$109,379,500</b>	<b>37,461</b>	<b>\$31,744,250</b>
Deduct terminated, decreased or transferred in 1920....	13,226	11,568,000	4,586	3,965,000
<b>Total certificates in force December 31, 1920....</b>	<b>121,023</b>	<b>\$97,811,500</b>	<b>32,875</b>	<b>\$27,779,250</b>
Terminated by death in 1920.	1,890	1,640,750	610	553,500
Terminated by lapse in 1920.	11,336	9,115,750	3,976	3,159,750
Decreased in 1920 .....		811,500		251,750

## Received in 1920 from members in New York:

Mortuary .....	\$619,421 30
Reserve .....	30,971 06
Expense .....	102,413 90
<b>Total .....</b>	<b>\$752,806 26</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	62	\$37,130	15	\$9,608
Incurred in 1920 .....	1,764	1,534,000	610	553,500
<b>Totals .....</b>	<b>1,826</b>	<b>\$1,571,130</b>	<b>625</b>	<b>\$563,108</b>
Paid in 1920 .....	1,744	1,515,569	567	478,975
<b>Balance .....</b>	<b>82</b>	<b>\$55,561</b>	<b>58</b>	<b>\$84,133</b>
Saved by compromising or scaling down in 1920 .....		3,025		25
Claims unpaid December 31, 1920 .....	82	52,536	58	84,108

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$22,282,488 00
Losses and claims paid from organization of association:	
Death .....	21,391,646 00

## DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS

Country	Par value of deposit
Canada .....	\$9,619 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Pennsylvania	\$340,700 00
New York	231,750 00
New Jersey	136,805 00
Illinois	127,500 00
Ohio	47,500 00
Washington	37,000 00
Missouri	115,300 00
Colorado	12,000 00
	<hr/> <hr/>
	\$1,048,555 00

## BONDS OWNED

	Book value	Par value	Market value
Albion N Y school dist 1930 4s.....	\$3,741 46	\$3,600	\$3,343
1931 4s.....	3,849 11	3,700	3,441
1932 4s.....	4,061 07	3,900	3,583
1933 4s.....	4,168 80	4,000	3,680
1934 4s.....	4,276 71	4,100	3,731
1935 4s.....	4,489 20	4,300	3,913
Alexandria La public imp 1940 5s.....	3,920 00	4,000	3,880
1942 5s.....	4,900 00	5,000	4,859
1944 5s.....	4,900 00	5,000	4,859
1946 5s.....	5,880 00	6,000	5,820
Allegheny Co Pa road 1936 4s.....	26,125 00	25,000	23,006
Altoona Pa imp 1937 4s.....	34,826 00	35,000	33,550
Atlantic City N J paving 1927 4½s.....	26,534 65	25,000	24,500
city 1941 4½s.....	26,250 00	25,000	23,750
Asbury Park N J imp 1951 4½s.....	26,250 00	25,000	23,000
Augusta Ga city 1942 4½s.....	24,500 00	25,000	24,250
Austin Texas rfdg 1938 4½s.....	9,247 50	9,000	8,460
1939 4½s.....	29,617 80	29,000	27,280
1940 4½s.....	12,846 80	12,000	11,280
Akron Ohio sewer 1921 5s.....	25,825 00	25,000	26,000
Austin Texas street & sewer 1928 5s.....	10,320 00	10,000	9,800
1929 5s.....	13,418 00	13,000	12,610
1930 5s.....	2,064 00	2,000	1,940
Astoria Oregon municipal imp 1924 5s.....	12,276 00	12,000	11,880
1929 5s.....	3,108 00	3,000	2,940
port imp 1945 5s.....	9,850 00	10,000	9,700
1947 5s.....	9,850 00	10,000	9,800
1948 5s.....	4,925 00	5,000	4,806
Bayonne N J school 1930 4½s.....	10,400 00	10,000	9,606
Billings Mont sewer 1938 5s.....	38,900 00	40,000	40,000
Buncombe Co N C road & bridge 1938 5½s.....	18,000 00	18,000	18,540
1941 5½s.....	7,000 00	7,000	7,210
Buffalo N Y grade crossing 1922 3½s.....	9,250 00	10,000	9,900
Camden N J paving 1927 4½s.....	52,015 00	50,000	49,506
Carter Co Tenn road 1949 5½s.....	31,824 00	30,000	31,200
Chicago Ill sanitary 1923 4s.....	10,165 00	10,000	9,900
1924 4s.....	10,173 00	10,000	9,800
1925 4s.....	10,181 00	10,000	9,700
Cleveland Ohio market house 1928 4s.....	26,112 50	25,000	24,250
1940 4s.....	10,174 00	10,000	9,400
park 1923 4s.....	25,295 00	25,000	24,750
paving 1924 5s.....	6,000 00	6,000	6,006
1925 5s.....	17,000 00	17,000	17,170
1928 5s.....	2,000 00	2,000	2,020
Cook Co Ill rfdg 1922 4s.....	40,630 15	40,000	39,600
Cedarhurst N Y village street 1921 4.70s.....	2,000 00	2,000	2,000
1922 4.70s.....	2,000 00	2,000	2,000
1923 4.70s.....	2,000 00	2,000	1,960
Calcasieu La parish road & bridge 1951 5s.....	17,813 45	17,000	17,000
1922 5s.....	3,071 04	3,000	3,000
Craven Co N C bridge 1928 5s.....	25,000 00	25,000	24,500
Deer Park Orange Co N J Union Free School 1921 4½s..	1,030 00	1,000	1,000
1923 4½s..	1,032 19	1,000	980
1923 4½s..	1,034 23	1,000	980
1924 4½s..	1,036 30	1,000	980
1925 4½s..	1,038 24	1,000	980
1926 4½s..	1,040 09	1,000	980
1927 4½s..	1,041 87	1,000	970
1928 4½s..	1,043 58	1,000	970
1929 4½s..	1,045 23	1,000	970
1930 4½s..	1,046 79	1,000	980

Des Moines Iowa courthouse 1946 5s.....	10,000 00	10,000	10,000
1947 5s.....	10,000 00	10,000	10,000
Detroit Mich public utility 1950 5½s.....	41,196 00	40,000	43,200
Douglas Co Wis road 1937 5s.....	9,900 00	10,000	10,000
1938 5s.....	11,880 00	12,000	12,000
1939 5s.....	2,970 00	3,000	3,000
East Pittsburgh Pa school 1926 4½s.....	27,705 00	25,000	24,750
El Paso Texas courthouse & jail 1956 4½s.....	29,196 00	30,000	28,200
Elyria Ohio waterworks 1932 5s.....	5,000 00	5,000	5,100
1953 5s.....	20,000 00	20,000	20,400
Florence N C rdg 1929 5s.....	11,055 00	11,000	11,000
Hackensack N J park 1927 4½s.....	1,017 50	1,000	990
1930 4½s.....	1,021 60	1,000	980
1931 4½s.....	1,021 60	1,000	980
1932 4½s.....	1,021 60	1,000	980
1933 4½s.....	1,021 60	1,000	980
1934 4½s.....	1,021 60	1,000	980
1935 4½s.....	1,021 60	1,000	970
1936 4½s.....	1,021 60	1,000	970
1937 4½s.....	1,021 60	1,000	970
1939 4½s.....	1,024 20	1,000	970
Halifax Co N C road & bridge 1931 5½s.....	997 50	1,000	990
1932 5½s.....	2,992 50	3,000	2,970
1934 5½s.....	2,992 50	3,000	2,970
1935 5½s.....	1,995 00	2,000	1,980
1936 5½s.....	2,992 50	3,000	2,970
1937 5½s.....	2,992 50	3,000	2,970
1938 5½s.....	2,992 50	3,000	2,970
1940 5½s.....	2,992 50	3,000	2,940
1945 5½s.....	997 50	1,000	980
1946 5½s.....	997 50	1,000	980
1947 5½s.....	997 50	1,000	980
1948 5½s.....	997 50	1,000	980
Huntington W Va school 1937 4½s.....	10,272 00	10,000	9,400
1938 4½s.....	10,230 00	10,000	9,400
1939 4½s.....	10,238 00	10,000	9,400
1940 4½s.....	10,295 00	10,000	9,400
1937 4½s.....	10,272 00	10,000	9,400
1938 4½s.....	10,230 00	10,000	9,400
1939 4½s.....	10,290 00	10,000	9,400
1940 4½s.....	10,295 00	10,000	9,400
1943 4½s.....	10,315 00	10,000	9,300
1928 4½s.....	24,000 00	24,000	23,520
1934 4½s.....	4,500 00	4,500	4,275
1938 4½s.....	2,500 00	4,500	4,275
Henderson N C municipal 1953 5s.....	14,512 50	15,000	14,400
Henderson Co Ill drainage 1927 6s.....	4,604 85	4,500	4,635
1928 6s.....	9,731 80	9,500	9,735
1929 6s.....	2,050 80	2,000	2,000
Houston Texas high school bridge park & sewer 1934 4½s.....	26,563 80	27,000	26,480
Hillsborough Co Fla road 1948 6s.....	50,500 00	50,000	47,000
Jersey City N J hospital 1935 4s.....	25,610 00	25,000	25,750
Kearney N J school 1936 4½s.....	26,156 00	25,000	23,750
Kingsbury Hudson Falls N Y Un Free school 1939 4½s.....	2,000 00	2,000	1,940
1941 4½s.....	5,000 00	5,000	4,850
1944 4½s.....	3,000 00	3,000	2,880
1945 4½s.....	5,000 00	5,000	4,800
1946 4½s.....	5,000 00	5,000	4,800
1947 4½s.....	3,000 00	3,000	2,880
Los Angeles Cal electric plant 1935 4½s.....	25,385 00	25,000	23,750
Mechanicville Village Saratoga N Y paving 1921-40 40½s.....	20,330 00	20,000	19,630
Meridian Miss drainage 1940 4½s.....	10,400 00	10,000	9,800
Montgomery Ala funding 1940 5s.....	15,937 50	15,000	15,000
Monroe N Y Union Free school 1921-44 6s.....	25,370 40	24,000	24,770
Montgomery Ala funding 1945 4½s.....	51,260 00	50,000	46,500
Mt Vernon N Y city 1923-30 4½s.....	10,550 00	10,000	9,882
Memphis Tenn water 1922 4s.....	8,955 00	9,000	8,280
1923 4s.....	20,395 00	21,000	19,320
Mobile Ala dock & terminal 1947 6s.....	24,750 00	25,000	25,000
McDowell Co W Va road 1928 5s.....	25,545 00	26,000	25,220
New York N Y city 1927 3½s.....	9,246 00	10,000	9,400
New Orleans La municipal 1945 4½s.....	8,000 00	8,000	7,440
1948 4½s.....	17,000 00	17,000	15,810
Omaha Neb city 1934 4½s.....	24,750 00	25,000	24,000
Parkersburg W Va 1944 4½s.....	4,817 50	5,000	4,650
Person Co N C road 1944 5s.....	20,475 00	20,000	19,600
Portsmouth Va paving & school 1940 4½s.....	8,900 00	10,000	9,400
1943 4½s.....	24,375 00	25,000	23,250
sewer & paving 1939 4½s.....	22,597 50	23,000	21,620
redemption 1930 4s.....	10,000 00	10,000	9,300

	Book value	Par value	Market value
Saline Co Ill rdg 1922 4½s.....	8,352 00	8,000	7,720
1923 4½s.....	10,444 00	10,000	9,900
St Louis Co Minn school 1925 4½s.....	20,218 00	20,000	19,800
Seattle Wash park 1930 4½s.....	50,636 00	50,000	48,000
Seattle Wash port waterway & ferry imp 1924 5s.....	11,000 00	11,000	11,000
1925 5s.....	5,000 00	5,000	5,000
1926 5s.....	5,000 00	5,000	5,000
1927 5s.....	3,000 00	3,000	3,000
1928 5s.....	5,000 00	5,000	5,000
1929 5s.....	3,000 00	3,000	3,000
1930 5s.....	5,000 00	5,000	5,000
1931 5s.....	5,000 00	5,000	5,000
1932 5s.....	4,000 00	4,000	4,000
1933 5s.....	4,000 00	4,000	4,000
municipal lt ext 1929 5s.....	1,000 00	1,000	1,000
1933 5s.....	3,000 00	3,000	3,000
1934 5s.....	1,000 00	1,000	1,000
1936 5s.....	3,000 00	3,000	3,000
1937 5s.....	3,000 00	3,000	3,000
1937 5s.....	4,000 00	4,000	4,000
waterworks 1949 4½s.....	8,982 50	10,000	9,300
1950 4½s.....	4,475 00	5,000	4,850
Summit N J school 1941 4½s.....	26,262 50	25,000	24,250
Scranton Pa bridge 1923-27 4s.....	61,920 00	60,000	58,550
Spokane Wash school 1930 4½s.....	10,227 50	10,000	9,600
1932 4½s.....	25,318 50	25,000	24,000
San Diego Cal water 1933 4½s.....	1,940 61	2,000	1,940
1934 4½s.....	1,938 51	2,000	1,920
1936 4½s.....	4,538 48	5,000	4,800
1937 4½s.....	5,800 08	6,000	5,780
1938 4½s.....	9,658 51	10,000	9,600
South Dakota rural credit 1939 4½s.....	10,020 00	10,000	9,400
1939 4½s.....	8,000 00	8,000	5,640
Spartansburg Co S C road 1925 4½s.....	23,709 78	24,000	23,520
Superior Wis school 1938 5s.....	5,000 00	5,000	5,000
1939 5s.....	10,000 00	10,000	10,000
1940 5s.....	10,000 00	10,000	10,000
Trenton N J city hall 1930 4s.....	25,656 25	25,000	23,000
Tacoma Wash light 1923 5s.....	25,000 00	25,000	25,000
Tennessee educational bldgs 1927 4½s.....	10,000 00	10,000	9,800
1961 4½s.....	15,000 00	15,000	14,100
1953 4½s.....	15,000 00	15,000	14,100
United States 2d Lib 1942 4½s.....	10,046 85	11,000	10,047
1942 4½s.....	100,000 00	100,000	100,000
1942 4½s.....	4,410 06	5,200	4,472
1942 4½s.....	9,618 95	11,000	9,619
3d Lib 1928 4½s.....	100,000 00	100,000	100,000
1928 4½s.....	25,000 00	26,700	25,000
4th Lib 1928 4½s.....	100,000 00	100,000	100,000
1933-38 4½s.....	23,275 00	30,000	26,400
1938 4½s.....	23,275 00	30,000	23,275
Victory 1923 4½s.....	100,000 00	100,000	100,000
1923 4½s.....	12,991 60	14,000	12,992
Warren Ohio street & hospital 1930 5½s.....	10,000 00	10,000	10,500
1932 5½s.....	10,000 00	10,000	10,500
1933 5½s.....	5,000 00	5,000	5,300
1934 5½s.....	7,000 00	7,000	7,420
Wellsville N Y 1927 4½s.....	9,081 72	9,000	8,820
1928 4½s.....	9,084 94	9,000	8,820
West Seneca N Y Union Free School 1922 5s.....	1,101 70	1,000	1,000
1923 5s.....	4,425 00	4,000	4,000
1924 5s.....	4,443 80	4,000	4,000
1925 5s.....	4,480 80	4,000	4,040
1926 5s.....	4,477 20	4,000	4,040
1927 5s.....	1,123 80	1,000	1,010
Williamson W Va city 1948 5s.....	14,850 00	15,000	14,700
Wilkes Co N C highway 1928 4½s.....	10,000 00	10,000	9,700
1929 4½s.....	9,000 00	9,000	8,730
1930 4½s.....	10,000 00	10,000	9,800
Yonkers N Y municipal 1930 4½s.....	10,350 80	10,000	9,700
Tacoma Wash water 1923 5s.....	10,000 00	10,000	10,000
1926 5s.....	10,000 00	10,000	10,000
1927 5s.....	10,000 00	10,000	10,000
1928 5s.....	10,000 00	10,000	10,000
1929 5s.....	10,000 00	10,000	10,000
State of South Dakota rural credit 1934 5s.....	50,000 00	50,000	49,000
United States 2d Lib 1942 4½s.....	12,284 85	15,200	14,736
Charlotte N C city 1928 5½s.....	19,708 06	20,000	20,200
1929 5½s.....	19,672 23	20,000	20,200

Silver Bow Co Mont 1938 6s.....	16,160 00	16,000	16,480
1939 6s.....	17,170 00	17,000	17,510
1940 6s.....	17,170 00	17,000	17,510
1930 6s.....	3,000 00	3,000	3,080
1931 6s.....	9,000 00	9,000	9,180
	12,000 00	12,000	12,240
	1,000 00	1,000	1,080
United States Victory 1923 4% s.....	34,755 00	35,000	34,755
1923 4% s.....	49,850 00	50,000	49,850
City of Hoboken N J 1921 5% s.....	50,000 00	50,000	50,000
1921 6s.....	50,000 00	50,000	50,000
United States ctf of indebtedness 1921 4% s.....	100,000 00	100,000	100,000
1921 5% s.....	150,000 00	150,000	150,000
1921 6s.....	100,000 00	100,000	100,000
	50,000 00	50,000	50,000
<b>Totals .....</b>	<b>\$3,524,875 53</b>	<b>\$3,504,700</b>	<b>\$3,437,129</b>

## LADIES OF THE MACCABEES

PORT HURON, MICH.

[Commenced business 1890]

Mrs. FRANCES E. BURNS, President      Miss EMMA E. BOWER, Secretary  
 Attorney for service of process in the State of New York, SUPERINTENDENT OF  
 INSURANCE, Albany, N. Y.

INCOME		
Membership fees .....	\$1,484 50	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	48,276 68	
All other assessments or premiums.....	513,112 49	
Dues and per capita tax.....	75,926 28	
Medical examiners' fees.....	503 25	
Other payments by members.....	288 72	
<b>Total .....</b>	<b>\$639,591 92</b>	
Deduct payments returned to applicants and members .....	3,329 63	
<b>Net amount received from members.....</b>		<b>\$636,262 29</b>
Interest on:		
Bonds .....	\$74,864 19	
Deposits .....	3,723 16	
		<b>78,587 35</b>
Rents .....		267 15
Sale of lodge supplies.....		2,412 20
Miscellaneous .....		49 36
Susie S. Graves memorial.....		843 00
Contribution to bed fund.....		1,012 87
Gross profit on sale or maturity of ledger assets:		
Real estate .....	\$515 00	
Bonds .....	111 49	
		<b>626 49</b>
Gross increase, by adjustment, in book value of ledger assets:		
Real estate .....	\$10,000 00	
Bonds .....	4,173 02	
		<b>14,173 02</b>
<b>Total Income .....</b>	<b>\$734,233 73</b>	
<b>Ledger Assets December 31, 1919 .....</b>	<b>1,596,849 48</b>	
<b>Total .....</b>	<b>\$2,331,083 21</b>	
DISBURSEMENTS		
Death claims .....	\$381,142 68	
Permanent disability claims.....	5,166 00	
Old age benefits.....	29,693 35	
Maternity .....	9,050 00	
Hospital and relief.....	7,411 40	
<b>Total benefits paid.....</b>	<b>\$432,463 43</b>	

Commissions and fees to deputies and organizers.....	10,458 25
Salaries of deputies and organizers.....	49,163 05
Salaries and other compensation of officers and trustees.....	14,114 94
Salaries and other compensation of committees.....	880 88
Salaries of office employees.....	29,813 18
Medical examiners' fees and salaries.....	6,472 44
Traveling and other expenses of officers, trustees and committees.....	3,496 58
Insurance department fees.....	903 67
Rent.....	2,777 67
Advertising, printing and stationery.....	6,804 76
Postage, express, telegraph and telephone.....	3,279 60
Lodge supplies.....	819 37
Official publication.....	5,331 84
Expense of supreme lodge meeting.....	21,452 80
Legal expenses.....	2,283 20
Furniture, fixtures and supplies.....	836 43
Taxes, repairs and other expenses on real estate.....	4,147 24
Miscellaneous, including \$1,229.01 office expense; \$388.50 fraternal association dues; \$257.83 publicity work; \$505 Susie Graves memorial.....	3,577 22
Gross loss on sale or maturity of ledger assets: Bonds.....	2,370 14
Gross decrease, by adjustment, in book value of ledger assets: Bonds.....	2,247 20
<b>Total Disbursements</b> .....	<b>\$603, 693 89</b>
<b>Balance</b> .....	<b>\$1,727, 389 39</b>

**LEDGER ASSETS**

Book value of real estate.....	\$60,000 00
Book value of bonds.....	1,610,068 23
Deposits in trust companies and banks on interest.....	57,321 09
<b>Total</b> .....	<b>\$1,727, 389 32</b>

**NON-LEDGER ASSETS**

Interest due and accrued on bonds.....	18,560 19
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	43,367 24
Great commander's special fund.....	250 35
Great record keeper's special fund.....	1,782 80
Tax actually collected by subordinate lodges not yet turned over to supreme lodge.....	8,140 27
<b>Gross Assets</b> .....	<b>\$1,796, 490 17</b>

**DEDUCT ASSETS NOT ADMITTED**

Book value of bonds over market value.....	22,221 53
<b>Total Admitted Assets</b> .....	<b>\$1,777, 268 64</b>

**LIABILITIES**

<b>Policy or certificate claims:</b>	
Due and unpaid.....	\$1,063 89
Reported, not yet adjusted.....	12,456 14
Present value of disability claims payable in instalments.....	15,206 75
Old age and other benefits due and unpaid, including \$47,832.37 present value of such benefits payable in instalments.....	47,882 37
<b>Total unpaid claims</b> .....	<b>\$76,609 15</b>
Salaries, rents, expenses, commissions, etc., due or accrued..	5,870 83
Advance assessments.....	10,266 73
<b>Total</b> .....	<b>\$92, 746 71</b>



## EXHIBIT OF FUNDS

	Life benefit	Surplus	Reserve	Relief
Balance December 31, 1919 .....	\$82,487 64	\$1,439,540 94	\$11,406 67	\$15,146 61
<i>Income:</i>				
Membership fees .....				198 33
Assessments during first twelve months of membership of which all or an extra per cent is used for expense .....	28,391 91			
Other assessments .....	480,694 53			
Dues and per capita tax .....		47,537 30	488 61	5,639 43
Interest and dividends .....	28,777 66	\$78 64	1,014 49	371 27
Other income .....	18,970 22			11 57
<b>Totals .....</b>	<b>\$684,201 94</b>	<b>\$1,487,456 88</b>	<b>\$12,900 77</b>	<b>\$21,357 21</b>
<i>Disbursements:</i>				
Death claims .....	\$381,142 68			
Disability claims .....	5,166 00			
Other benefits .....	38,748 35		\$709 65	\$6,701 75
Salaries, other compensation and traveling expense of officers and employees .....				880 88
Taxes and expense on real estate .....	47 00	\$9,996 76		
Other disbursements .....	4,007 10	610 24		
<b>Totals .....</b>	<b>\$429,106 13</b>	<b>\$4,607 00</b>	<b>\$709 65</b>	<b>\$7,582 63</b>
Balance before transfers .....	\$205,095 83	\$1,482,849 88	\$12,200 12	\$13,774 58
Increase by transfers .....	1,532,746 40	50,000 00	1,000 00	
<b>Balance .....</b>	<b>\$1,737,842 23</b>	<b>\$1,532,849 88</b>	<b>\$13,200 12</b>	<b>\$13,774 58</b>
Decrease by transfers .....	50,000 00	1,532,849 88		5,327 54
<b>Balance December 31, 1920 .....</b>	<b>\$1,687,842 23</b>	<b>\$1,532,849 88</b>	<b>\$13,200 12</b>	<b>\$8,247 04</b>

	Memorial	General	Total
Balance December 31, 1919 .....		\$48,317 62	\$1,596,849 48
<i>Income:</i>			
Membership fees .....		1,200 00	1,398 33
Assessments during first twelve months of membership of which all or an extra per cent is used for expense .....		16,641 31	45,033 22
Other assessments .....		32,487 96	513,112 49
Dues and per capita tax .....		70,296 85	75,926 28
Other payments by members .....		791 97	791 97
Interest and dividends .....		1,412 51	78,567 35
Other income .....	\$843 00	3,166 17	19,384 06
<b>Totals .....</b>	<b>\$843 00</b>	<b>\$174,314 39</b>	<b>\$2,331,063 21</b>
<i>Disbursements:</i>			
Death claims .....			\$381,142 68
Disability claims .....			5,166 00
Other benefits .....			46,154 75
Commissions to deputies and organizers .....		\$10,458 25	10,458 25
Salaries, other compensation and traveling expense of officers and employees .....		103,060 19	103,941 07
Insurance department fees .....		903 67	903 67
Rent .....		2,777 67	2,777 67
Advertising, printing, supplies, postage, telegraph, telephone .....		10,903 73	10,903 73
Official publication .....		5,331 84	5,331 84
Supreme lodge meeting .....		21,452 80	21,452 80
Legal expenses .....		2,283 20	2,283 20
Taxes and expense on real estate .....		103 48	4,147 24
Other disbursements .....		4,413 65	9,000 99
<b>Totals .....</b>		<b>\$161,688 48</b>	<b>\$608,063 89</b>
Balance before transfers .....	\$843 00	\$12,635 91	\$1,727,389 32
Increase by transfers .....		5,631 02	1,589,377 43
<b>Balance .....</b>	<b>\$843 00</b>	<b>\$18,266 93</b>	<b>\$3,316,766 74</b>
Decrease by transfers .....		1,000 00	1,589,377 43
<b>Balance December 31, 1920 .....</b>	<b>\$843 00</b>	<b>\$17,266 93</b>	<b>\$1,727,389 32</b>

## EXHIBIT OF CERTIFICATES

	Number	Amount
Certificates in force December 31, 1919.....	45,166	\$32,950,750
Written in 1920.....	3,812	3,004,250
Revived in 1920.....	263	209,000
Admitted in 1920.....	539	398,500
Increased in 1920.....	.....	37,500
<b>Totals</b> .....	<b>49,880</b>	<b>\$36,600,000</b>
Deduct terminated, decreased or transferred in 1920.	3,580	2,557,250
<b>Total certificates in force December 31, 1920....</b>	<b>46,300</b>	<b>\$34,042,750</b>
Terminated by death in 1920.....	519	396,500
Terminated by suspension in 1920.....	2,458	1,698,250
Withdrawals in 1920.....	539	398,500
Terminated by paid in full and expirations in 1920..	64	53,000
Decreased in 1920.....	.....	11,000

## EXHIBIT OF DEATH CLAIMS

	Number	Amount
Claims unpaid December 31, 1919.....	24	\$17,881
Incurred in 1920.....	519	391,699
<b>Totals</b> .....	<b>543</b>	<b>\$409,580</b>
Paid in 1920.....	524	381,143
<b>Balance</b> .....	<b>19</b>	<b>\$28,437</b>
Liens .....	.....	12,601
Saved by compromising or scaling down in 1920....	.....	1,958
Rejected in 1920 .....	1	500
Claims unpaid December 31, 1920.....	18	13,378

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Number	Amount
Claims unpaid December 31, 1919.....	66	\$19,592
Incurred in 1920.....	2	642
Interest addition account of instalment claims.....	.....	2,183
<b>Totals</b> .....	<b>68</b>	<b>\$22,417</b>
Paid in 1920.....	12	5,166
<b>Balance</b> .....	<b>56</b>	<b>\$17,251</b>
Transferred to death claims in 1920.....	6	1,902
Claims unpaid December 31, 1920.....	50	15,349

## EXHIBIT OF MATERNITY CLAIMS

	Number	Amount
Incurred in 1920.....	180	\$9,100
Paid in 1920.....	179	9,050
Rejected in 1920.....	1	50

## EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Number	Amount
Claims unpaid December 31, 1919.....	125	\$42,657
Incurred in 1920.....	77	32,001
Interest addition account of instalment claims.....	.....	4,710
<b>Totals</b> .....	<b>202</b>	<b>\$79,368</b>
Paid in 1920.....	60	29,693
<b>Balance</b> .....	<b>142</b>	<b>\$49,675</b>

	Number	Amount
Saved by compromising or scaling down in 1920.....	.....	31
Transferred to death claims in 1920.....	6	1,762
Claims unpaid December 31, 1920.....	136	47,882

## GENERAL INTERROGATORIES

Assessments collected from organization of association:		
Mortuary .....		\$10,554,535 00
Old age .....		753,005 00
Losses and claims paid from organization of association:		
Death .....		8,208,325 00
Disability .....		261,991
Maternity .....		.38,550 00

## BONDS OWNED

	Book value	Par value	Market value
Aberdeen Wash funding 1927 5½s.....	\$5,170 46	\$5,000	\$5,050
Ablene Texas street 1952 5s.....	10,020 27	10,000	9,400
Alberta Govt Province 1930 6s.....	27,787 50	20,000	22,300
Alger Co Mich road 1921 5s.....	5,003 29	5,000	5,000
Alleghany Co Pa county road 1936 4s.....	5,128 73	5,000	4,600
Arcadia Fla street 1921-25 6s.....	7,123 45	7,000	7,085
Austin Texas cemetery 1930-34 5s.....	10,246 18	10,000	9,630
Avery Co N C roads 1965 5½s.....	5,186 44	5,000	5,000
Bad Axe Mich municipal bldg 1923 5s.....	5,175 31	5,100	5,100
Bay City Mich school rfdg 1923 5s.....	5,303 08	5,000	5,000
Beggs Okla water & sewer 1935 6s.....	5,216 00	4,000	4,300
Belding Mich waterworks 1933 4s.....	5,000 00	5,000	4,500
Bennington Twp No 9 Bryan Co Okla roads 1926 6s.....	8,242 23	8,000	8,160
Boise Idaho school 1932 5s.....	10,067 25	10,000	10,000
Booneville Ark school 1934-38 6s.....	5,516 40	5,000	5,120
British Columbia Province 1925 6s.....	16,781 80	18,000	17,200
agriculture 1941 4½s.....	8,879 71	10,000	8,000
Buhl Minn rfdg 1924 6s.....	7,135 51	7,000	7,144
Charleston W Va bridge 1935 4s.....	3,987 36	4,000	3,800
Cheyenne Wyoming waterworks 1939 6s.....	5,110 10	5,000	5,000
Cisco Texas water & sewer 1943-44 6s.....	15,378 70	15,000	16,400
Claiborne Co Tenn bridge & road 1937 5s.....	6,941 58	7,000	6,790
Coalgate Okla sewer & ext 1938 6s.....	10,535 75	10,000	10,600
Cooke Co Tenn road & bridge 1929 5s.....	5,159 66	5,000	4,900
Collinsville Twp Rogers Co Okla road 1933-35 6s.....	10,765 41	10,000	10,450
Copiah Co Miss road Dist No 5 1943 6s.....	10,612 59	10,000	10,800
Covart Twp Van Buren Co Mich highway imp 1922-26 5s	5,038 64	5,000	5,000
Crosby Co Texas courthouse & jail 1953 5s.....	5,013 85	5,000	4,700
Culberson Co Texas roads 1952 5s.....	9,597 00	10,000	9,600
Dade Co Fla roads 1933 6s.....	4,990 22	5,000	4,900
Dallas Co Ark school 1932-34 6s.....	11,271 12	10,500	10,650
Davidson Co Tenn bridges 1937 4½s.....	5,000 00	5,000	4,700
Davis Co Utah drainage Dist No 1 1931-33 6s.....	4,711 85	5,000	4,750
Daytona Fla sewer & drainage 1954 5s.....	9,976 42	10,000	9,600
DeSoto Co Fla Punta Gorda road dist 1944 6s.....	5,214 78	5,000	5,200
Dunn N C street 1924-25 6s.....	14,222 04	14,000	14,140
Drumright Okla funding 1931 6s.....	10,564 26	10,000	10,300
water ext 1932 6s.....	10,566 30	10,000	10,300
Erwin Tenn imp 1937 6s.....	8,983 64	9,000	9,260
Ford Mich public sewer 1937 5s.....	5,410 98	5,000	5,060
Fort Smith Ark sewer 1926 5s.....	4,994 52	5,000	4,960
Fort Worth Texas waterworks ext 1951 5s.....	5,190 85	5,000	5,000
Franklin Twp Macon Co N C roads 1944 6s.....	18,077 13	17,000	17,240
Gila Co Arizona road & bridge 1936 5½s.....	10,791 99	10,000	10,100
Goose Nest Twp Martin Co N C 1946 6s.....	5,511 53	5,000	5,000
Gorman Texas waterworks 1935-38 6s.....	15,356 01	15,000	15,790
Greene Co Tenn roads 1943 6s.....	3,845 22	10,000	9,700
road imp 1932 5½s.....	9,370 20	10,000	10,200
Greenville Co S C school 1931 6s.....	4,237 00	4,000	4,230
Halls Tenn light & water 1932-34 6s.....	6,193 65	6,000	6,280
Hancock Mich funding 1927 5s.....	5,107 90	5,000	5,100
Hancock Co Miss road & bridge 1933 6s.....	5,433 48	5,000	5,300
Harris Co Texas courthouse 1948 4s.....	4,989 33	5,000	4,100
school 1951 5s.....	5,000 00	5,000	4,800
Harrison Co Miss school 1923-36 6s.....	7,483 70	7,000	7,365
Hendersonville N C street 1934 6s.....	10,863 09	10,000	10,500
Hillsborough Co Fla funding school 1925 6s.....	10,168 11	10,000	10,300
Hood River Ore waterworks 1932 5s.....	10,163 74	10,000	9,800

Houston Texas waterworks 1946 5s.....	10,925 86	10,000	10,000
Houston Texas ext of water main 1938 4½s.....	5,123 83	5,000	4,700
Houston Co Texas road 1951 5s.....	10,000 00	10,000	10,000
	5,000 00	5,000	5,000
Huron Co Mich highway 1923-27 6s.....	7,120 63	7,000	7,215
Jefferson Co Ark bridge bldg 1935 5s.....	9,939 38	10,000	9,500
Jefferson Co Miss road 1941-43 6s.....	5,178 45	5,000	5,485
Jefferson Co Tenn roads 1939 5s.....	5,224 38	5,000	4,260
King Co Wash funding 1928 5s.....	5,711 52	5,000	5,000
Kingsville Texas sewer street & bridge 1953 6s.....	10,536 30	10,000	10,800
Koochiching Co Minn public drainage 1922 5s.....	9,994 53	10,000	10,000
Lakeland Fla rdg 1923 6s.....	3,099 31	8,000	8,320
Lenoir Tenn floating indebtedness 1937 5½s.....	5,000 00	5,000	5,000
	1937 5½s.....	4,988 86	5,000
	10,093 65	10,000	9,900
Lonoke Co Ark road imp 1935-37 6s.....	6,455 93	6,000	6,300
Lovelady Twp Caldwell Co N C roads 1940 6s.....	5,277 58	5,000	5,300
Lynn Haven Fla Internal Imp 1944 6s.....	6,490 51	6,400	6,528
McClellanville S C school 1937 6s.....	10,516 03	10,000	10,500
Macomb Co Mich highway imp 1926-27 5½s.....	1,000 00	1,000	1,010
Manatee Co Fla funding 1935 6s.....	10,733 92	10,000	10,800
	road & bridge 1928 6s.....	10,264 21	10,000
	9,463 61	10,000	9,900
Manitoba Province of Canada 1926 6s.....	10,000 00	10,000	9,800
Marion Co W Va roads 1943 5s.....	10,428 61	10,000	10,440
Marlboro Co S C school 1924-35 6s.....	9,876 09	10,000	9,750
Matagorda Co Texas drainage 1934-35 6s.....	8,609 76	8,000	8,560
Miami Fla school 1937 6s.....	10,000 00	10,000	9,600
Michigan war loan 1927 4s.....	5,078 00	5,000	5,050
Midland Mich waterworks 1926-28 5s.....	5,049 28	5,000	4,870
Milan Mich waterworks 1934-36 4½s.....	4,990 19	5,000	5,050
Montgomery Co Texas road 1944 5½s.....	9,977 88	10,000	9,500
Montreal East P Q Can Imp 1946 6s.....	5,082 31	5,000	5,000
Morgantown W Va school 1923 5s.....	9,955 91	10,000	9,700
Mt Airy Twp Surry Co N C highway 1943 5s.....	5,546 24	5,500	5,565
Muskogee Co Mich highway 1921-26 6s.....	10,205 07	10,000	9,900
Muskogee Co Okla school 1937 5s.....	3,007 48	3,000	2,810
New Baltimore Mich waterworks 1932 4½s.....	25,263 93	25,000	25,750
New York City corporate stock 1960 4½s.....	20,790 09	20,000	21,070
Newton Co Miss road 1930-35 6s.....	10,124 33	10,000	10,480
	1929-31 6s.....	5,069 27	5,000
	school 1943 6s.....	3,811 12	3,800
	9,979 92	10,000	10,000
North Wilkesboro N C funding 1929 6s.....	11,800 75	12,000	12,000
	school 1928 5s.....	5,157 80	5,000
Oklahoma City Okla paving 1930 6s.....	10,220 92	10,000	9,900
	school 1928 5s.....	8,284 78	8,500
Oklahoma City Okla fire station 1935 6s.....	2,025 85	2,000	2,020
Oakland Co Mich road 1928-29 6s.....	3,559 81	3,500	3,615
	roads 1922 6s.....	33,796 56	35,000
	highway 1924-28 6s.....	2,827 20	3,000
Ontario Province of Canada revenue 1930 5½s.....	21,710 00	25,000	22,500
	Provincial 1928 6s.....	4,989 34	5,000
	1926 4s.....	10,807 76	10,000
Orange Texas street 1953 5s.....	10,487 33	10,000	10,300
Osage Co Okla funding 1923 6s.....	8,298 46	8,000	8,530
Palm Beach Co Fla funding & highway 1935 5½s.....	10,064 33	10,000	9,600
	roads & bridges 1935-40 6s.....	5,315 22	5,000
Paris Texas street 1963 5s.....	10,703 05	10,000	10,400
Pascagoula Miss wharf construction 1935 6s.....	10,551 17	10,000	10,700
Phillips Co Ark school 1931 6s.....	15,710 99	13,000	15,600
Pike Co Miss roads 1940 6s.....	10,328 31	10,000	10,600
Pineville Ky public school 1934 5½s.....	10,190 06	10,000	10,200
Polk Co Fla special road & bridge 1939-39 6s.....	10,135 98	10,000	10,000
Port Angeles Wash funding 1933 6s.....	11,677 47	11,000	11,150
Port Coos Bay Ore harbor imp 1935-37 5s.....	12,533 16	13,000	12,100
Prescott Ark school 1937-43 5½s.....	5,498 33	5,000	5,050
Rich Square Twp Northampton Co N C roads 1943-49 5s.....	10,177 26	10,000	10,100
River Rouge Mich water ext 1938 5s.....	5,251 22	5,000	4,760
Riverside Co Cal highway 1927 5s.....	5,251 21	5,000	4,750
Roanoke Va rdg 1928 4½s.....	5,922 75	6,000	6,080
	1926 4½s.....	5,068 21	5,000
Rockland Twp Ontonagon Co Mich highway 1928-31 5s.....	12,570 00	12,000	12,600
Roseau Co Minn ditch 1923 6s.....	4,910 50	5,000	5,000
Royal Oak Twp Oakland Co Mich school 1935 6s.....	19,957 20	20,000	20,000
St Clair Co Mich roads 1928-29 6s.....	5,234 14	5,000	5,320
St Johns Co Fla roads 1944 5½s.....	8,240 96	10,000	10,700
St Lucie Co Fla school 1935 6s.....	10,108 11	10,000	9,700
St Petersburg Fla municipal imp 1948 6s.....	10,831 99	10,000	10,900
Salt Lake City Utah school rdg 1932 4½s.....	10,959 82	10,000	10,900
Sapulpa Twp Creek Co Okla roads 1941 6s.....			

	Book value	Par value	Market value
Sarasota Fla street imp 1921-24 6s.....	3,538 40	3,500	3,540
municipal bldg & dock 1947 5s.....	1,929 24	2,000	1,900
Saskatchewan Prov of Canada public utilities 1925 5s..	14,698 10	15,000	14,320
1925 6s .....	9,459 04	10,000	9,800
1925 6s .....	13,524 44	13,000	12,740
Scotland Neck N C water & sewer 1926-31 5s.....	9,750 82	10,000	9,760
Seattle Wash school 1927 4½s.....	3,018 85	3,000	2,910
Sheboygan Co Wis drainage 1932-34 6s.....	9,936 16	10,000	10,000
Shiawassee Co Mich highway 1921 6s.....	4,500 00	4,500	4,500
Sioux Falls South Dakota rdg 1924 5s.....	5,012 27	5,000	4,950
South Vancouver B C Canada deb 1929 5s.....	9,800 40	10,000	9,000
Spokane Wash school 1931 4½s.....	10,188 87	10,000	9,600
Stevens Co Wash funding 1929 4½s.....	5,000 00	5,000	4,900
Sullivan Co Tenn roads 1938 5s.....	5,331 00	5,000	4,850
Sumter Co Fla road & bridge 1936 6s.....	10,379 33	10,000	10,500
Sundowner Co Miss road & bridge 1935 6s.....	5,485 82	5,000	5,200
Truman Ark school 1936 6s.....	7,944 40	8,000	7,630
Tryon & Saluda Twps Polk Co N C roads 1945 6s.....	5,332 12	5,000	5,350
Tuscaloosa Ala waterworks 1944 5s.....	4,897 97	5,000	4,750
Twin Falls Idaho fire dept 1929 6s.....	4,000 00	4,000	4,000
United States 2d Lib 1942 4½s.....	25,000 00	25,000	25,000
1942 4½s.....	60,000 00	60,000	60,000
3d Lib 1923 4½s.....	15,000 00	15,000	15,000
4th Lib 1938 4½s.....	25,000 00	25,000	25,000
Victory Lib 1922-23 4½s.....	50,000 00	50,000	50,000
war savings stamps 1923 4s.....	928 70	1,050	928
1942 4½s.....	100 00	100	100
Upper Little River Twp Harnett Co N C roads 1934 6s..	20,896 89	20,000	20,000
Victoria Co Texas road 1937 5s.....	4,990 19	5,000	4,850
Wake Co N C courthouse jail & county home 1944 5s....	10,509 83	10,000	9,700
Weslsetka Okla sewer 1940 6s.....	5,519 74	5,000	5,800
West Branch Mich waterworks 1938 5s.....	5,389 45	5,000	5,050
West Seneca N Y schools 1928-29 5s.....	5,312 77	5,000	5,050
West Tampa Fla imp 1941 5s.....	7,058 98	7,000	6,890
Williamston N C water & electric light 1940-44 6s.....	9,426 00	10,000	10,580
Wyandotte Mich public lighting ext 1937 4½s.....	5,009 37	5,000	4,850
Wynne Ark school 1942-49 6s.....	8,517 14	8,000	8,540
Yadkin Co N C road 1945 5½s.....	5,127 66	5,000	5,000
Totals .....	<u>\$1,610,068 23</u>	<u>\$1,589,650</u>	<u>\$1,587,847</u>

## SUPREME COUNCIL OF THE LOYAL ASSOCIATION

75 MONTGOMERY STREET, JERSEY CITY, N. J.

[Commenced business 1889]

**NORMAN B. HARRIS, President**                      **FRANK S. PETTER, Secretary**  
 Attorney for service of process in the State of New York, SUPERINTENDENT OF  
 INSURANCE, Albany, N. Y.

INCOME		
Assessments or premiums.....	\$131,934 05	
Dues and per capita tax.....	13,228 45	
Other payments by members.....	67 30	
<hr/>		
Net amount received from members.....		\$145,229 80
Interest on:		
Bonds .....	\$3,160 31	
Deposits .....	1,343 33	
<hr/>		
		4,503 64
Sale of lodge supplies.....		102 19
Exchange .....		3 65
<hr/>		
Total Income .....		\$149,839 28
Ledger Assets December 31, 1919 .....		103,691 97
Total .....		<u>\$252,531 25</u>
DISBURSEMENTS		
Death claims .....		\$87,612 28
Salaries of officers and trustees.....		4,971 65
Salaries of office employees.....		1,749 16
Traveling and other expenses of officers, trustees and committees .....		432 27
Insurance department fees.....		107 75
Rent .....		1,290 00
Advertising, printing and stationery.....		762 16
Postage, express, telegraph and telephone.....		533 97
Official publication .....		841 95
Expense of supreme lodge meeting.....		1,022 71
Furniture and fixtures.....		37 25
Extension of association .....		1,649 70
National Fraternal Congress.....		471 72
Miscellaneous .....		408 68
<hr/>		
Total Disbursements .....		\$101,891 25
Balance .....		<u>\$150,640 00</u>
LEDGER ASSETS		
Book value of bonds.....		112,864 00
Deposits in trust companies and banks on interest.....		37,776 00
<hr/>		
Total .....		\$150,640 00
NON-LEDGER ASSETS		
Interest due and accrued on bonds.....		972 57
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		11,932 72
<hr/>		
Gross Assets .....		<u>\$163,545 29</u>

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	4,414 00
<b>Total Admitted Assets.....</b>	<b>\$159,131 29</b>

## LIABILITIES

Policy or certificate claims:	
Resisted .....	\$2,000 00
Reported, not yet adjusted.....	8,000 00
Incurred in 1920 not reported until 1921....	6,000 00
<b>Total unpaid claims .....</b>	<b>\$16,000 00</b>
<b>Total .....</b>	<b>\$16,000 00</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance December 31, 1919 .....	\$23,565 87	\$74,604 71	\$5,441 39	\$103,601 97
<i>Income:</i>				
Other assessments .....	131,934 05			131,934 05
Dues and per capita tax .....			13,228 45	13,228 45
Other payments by members .....			67 30	67 30
Interest and dividends .....	899 87	3,789 13	115 14	4,503 64
Other income .....	3 65		102 19	106 84
<b>Totals .....</b>	<b>\$155,002 94</b>	<b>\$78,483 84</b>	<b>\$18,954 47</b>	<b>\$252,531 25</b>
<i>Disbursements:</i>				
Death claims .....	\$87,612 28			\$87,612 28
Salaries, other compensation and traveling expense of officers and employees .....			\$7,153 08	7,153 08
Insurance department fees .....			107 75	107 75
Rent .....			1,290 00	1,290 00
Advertising, printing, supplies, postage, telegraph, telephone .....			1,296 13	1,296 13
Official publication .....			841 95	841 95
Supreme lodge meeting .....			1,023 71	1,023 71
Other disbursements .....		\$31 24	2,536 11	2,567 35
<b>Totals .....</b>	<b>\$87,612 28</b>	<b>\$31 24</b>	<b>\$14,247 73</b>	<b>\$101,891 25</b>
Balance before transfers .....	\$67,480 66	\$78,452 60	\$4,706 74	\$150,640 00
Increase by transfers .....		48,360 79		48,360 79
<b>Balance .....</b>	<b>\$67,480 66</b>	<b>\$126,813 39</b>	<b>\$4,706 74</b>	<b>\$199,000 79</b>
Decrease by transfers .....	48,360 79			48,360 79
<b>Balance December 31, 1920 .....</b>	<b>\$19,119 87</b>	<b>\$126,813 39</b>	<b>\$4,706 74</b>	<b>\$150,640 00</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	3,257	\$4,248,421	1,320	\$1,648,429
Written in 1920 .....	285	204,500	136	100,500
Revived in 1920 .....	6	7,000	4	4,500
Received by transfer in 1920 .....			2	4,000
Increased in 1920 .....		1,500		1,500
<b>Totals .....</b>	<b>3,548</b>	<b>\$4,461,421</b>	<b>1,462</b>	<b>\$1,758,929</b>
Deduct terminated, decreased or transferred in 1920....	218	246,172	90	94,288
<b>Total certificates in force December 31, 1920....</b>	<b>3,330</b>	<b>\$4,215,249</b>	<b>1,372</b>	<b>\$1,664,641</b>
Terminated by death in 1920 .....	65	92,972	21	34,365
Terminated by lapse in 1920 .....	153	148,700	68	56,923
Transferred in 1920 .....			1	1,000
Decreased in 1920 .....		4,500		2,000

Received in 1920 from members in New York:	
Mortuary .....	\$50,546 86
Expense .....	4,928 04
<b>Total .....</b>	<b>\$55,474 90</b>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	9	\$12,676	2	\$3,000
Reported in 1920 .....	65	92,972	22	36,365
<b>Totals .....</b>	<b>74</b>	<b>\$105,648</b>	<b>24</b>	<b>\$39,365</b>
Paid in 1920 .....	67	87,612	22	35,459
<b>Balance .....</b>	<b>7</b>	<b>\$18,036</b>	<b>2</b>	<b>\$3,907</b>
Saved by compromising or scaling down in 1920 .....		8,036		907
Rejected in 1920 .....	1			
Claims unpaid December 31, 1920 .....	6	10,000	2	3,000

GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$3,780,029 00
Losses and claims paid from organization of association:	
Death .....	3,663,930 00

BONDS OWNED

	Book value	Par value	Market value
N Y City rapid Transit 1961 2½s.....	\$10,000	\$10,000	\$8,300
United States 2d Lib 1928 4½s.....	28,184	40,000	38,400
2d Lib 1942 4½s.....	64,700	75,000	63,750
<b>Totals .....</b>	<b>\$102,884</b>	<b>\$125,000</b>	<b>\$110,450</b>



## THE MACCABEES

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5065 WOODWARD AVENUE, DETROIT, MICH.

[Commenced business 1883]

D. P. MARKEY, President

THOMAS WATSON, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

### INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$1,040,847 06	
All other assessments or premiums.....	5,570,096 93	
Dues and per capita tax.....	380,154 58	
Other payments by members .....	540 00	
Total .....	\$6,991,638 57	
Deduct payments returned to applicants and members .....	11,980 93	
Net amount received from members.....	\$6,979,657 64	
Interest on:		
Bonds .....	\$658,635 02	
Deposits .....	20,996 92	
Other sources .....	3,560 29	
		683,192 23
Rents .....		5,000 00
Sale of lodge supplies.....		5,027 34
Relief fund fees.....		40,494 28
Exchange .....		1,712 29
From beneficiaries to be held in trust.....		6,929 97
Gross profit on sale or maturity of ledger assets: Bonds.....		945 20
Gross increase, by adjustment, in book value of ledger assets:		
Bonds .....		8,002 56
Total Income .....	\$7,730,961 51	
Ledger Assets December 31, 1919.....	14,056,913 36	
Total .....	\$21,787,874 87	

### DISBURSEMENTS

Death claims .....	\$5,387,201 13	
Permanent disability claims.....	541,939 35	
Sick and accident claims.....	103,230 53	
Relief of members in distress.....	11,831 22	
Specific benefit .....	2,000 00	
War claims .....	12,000 00	
Total benefits paid.....	\$6,058,202 23	
Commissions and fees to deputies and organizers.....	392,938 22	
Salaries of managers or agents.....	397,615 61	
Salaries of officers and trustees.....	21,326 66	
Salaries of office employees.....	141,209 83	

Medical examiners' fees and salaries.....	53,516 84
Traveling and other expenses of officers, trustees and committees .....	3,501 95
Insurance department fees.....	2,070 48
Rent .....	3,000 00
Advertising, printing and stationery.....	36,166 31
Postage, express, telegraph and telephone.....	15,166 40
Lodge supplies .....	27,276 84
Official publication .....	36,786 30
Legal expenses .....	12,469 44
Furniture and fixtures.....	4,461 03
Taxes, repairs and other expenses on real estate.....	4,637 61
Memorial tablet .....	1,076 13
Trust claims paid.....	8,831 17
Home and relief .....	41,397 08
Expense, sick and accident department.....	634 65
Miscellaneous .....	9,269 22
Gross loss on sale or maturity of ledger assets: Bonds.....	35,381 07
Gross decrease, by adjustment, in book value of ledger assets: Bonds .....	15,639 35
<b>Total Disbursements .....</b>	<b>\$7,322,074 42</b>
<b>Balance .....</b>	<b>\$14,465,800 45</b>

## LEDGER ASSETS

Book value of real estate.....	\$193,471 50
Book value of bonds.....	13,629,458 42
Cash in association's office.....	1,200 00
Deposits in trust companies and banks on interest.....	641,670 53
<b>Total .....</b>	<b>\$14,465,800 45</b>

## NON-LEDGER ASSETS

Interest due and accrued:	
Bonds .....	\$370,203 87
Deposits .....	713 75
Other assets .....	867 31
<b>Total .....</b>	<b>371,784 93</b>
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	527,000 00
Furniture and fixtures.....	33,000 00
Liens, charges and interest thereon on certificates.....	8,597,109 57
Present value of future interest on investments on 4 per cent basis .....	1,716,304 69
<b>Gross Assets .....</b>	<b>\$25,710,969 64</b>

## DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default .....	\$124,481 78
Book value of bonds over amortized value and over market value of bonds not amortized... ..	73,325 34
Furniture and fixtures .....	33,000 00
Liens, charges and interest.....	8,597,109 57
Present value of future interest, etc.....	1,716,304 69
<b>Total .....</b>	<b>10,544,221 38</b>
<b>Total Admitted Assets .....</b>	<b>\$15,166,778 26</b>

## LIABILITIES

## Policy or certificate claims:

Due and unpaid .....	\$134,599 86
Resisted .....	10,414 40
Reported, not yet adjusted.....	30,459 53
Incurred in 1920, not reported until 1921....	275,815 86
Present value of disability claims payable in instalments .....	1,434,886 00
<b>Total unpaid claims .....</b>	<b>\$1,886,175 65</b>
Salaries, rents, expenses, commissions, etc., due or accrued....	81,603 08
Advance assessments .....	85,000 00
Trust funds .....	12,536 26
Reserve on 20-payment life, whole life special American Experience 4% .....	740,518 00
Reserve on straight whole life fraternal combined experience 4% .....	96,104 00
<b>Total .....</b>	<b>\$2,901,936 99</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Sick and accident disability	Relief No. 1
Balance December 31, 1919.....	\$636,670 82	\$13,160,205 78	\$45,772 78	\$111,638 68
<i>Income:</i>				
Assessments during first twelve months of membership of which all or an extra per cent is used for expense.....	490,014 13			
Other assessments.....	5,200,865 54		101,319 98	34,714 83
Interest and dividends.....	644,824 34		11,160 84	23,386 90
Other income.....	13,148 11		262 14	40,907 95
<b>Totals.....</b>	<b>\$6,955,522 94</b>	<b>\$13,160,205 78</b>	<b>\$158,435 69</b>	<b>\$210,548 06</b>
<i>Disbursements:</i>				
Death claims.....	\$5,337,301 13			
Disability claims.....	541,939 35			
Sick and accident claims.....			\$108,230 53	
Other benefits.....	3,000 00			\$11,831 23
Other disbursements.....	50,587 53		248 29	41,531 68
<b>Totals.....</b>	<b>\$5,981,728 01</b>		<b>\$108,478 82</b>	<b>\$53,412 90</b>
Balance before transfers.....	\$973,794 93	\$13,160,205 78	\$54,956 87	\$157,135 16
Increase by transfers.....	12,515,535 64		427,310 00	326,031 11
<b>Balance.....</b>	<b>\$13,489,330 57</b>	<b>\$13,160,205 78</b>	<b>\$482,266 87</b>	<b>\$483,166 27</b>
Decrease by transfers.....		13,160,205 78	10,000 00	100,000 00
<b>Balance December 31, 1920.....</b>	<b>\$13,489,330 57</b>		<b>\$472,266 87</b>	<b>\$382,166 27</b>

	Relief No. 2	Trust	Patriotic	Expense	Total
Balance December 31, 1919.....	\$511 89	\$12,378 15	\$50,368 11	\$38,467 15	\$14,056,913 36
<i>Income:</i>					
Assessments during first twelve months of membership of which all or an extra per cent is used for expense.....				580,822 93	1,040,847 06
Other assessments.....	153,654 10			67,661 90	5,558,116 00
Dues and per capita tax.....				380,184 58	380,184 58
Other payments by members.....			540 00		540 00
Interest and dividends.....	106 86	559 31	1,149 33	2,004 65	683,192 23
Other income.....		6,929 97		6,843 47	68,111 64
<b>Totals.....</b>	<b>\$154,272 85</b>	<b>\$20,867 43</b>	<b>\$52,067 44</b>	<b>\$1,075,964 68</b>	<b>\$21,787,874 87</b>
<i>Disbursements:</i>					
Death claims.....					\$5,337,301 13
Disability claims.....					541,939 35
Sick and accident claims.....					108,230 53
Other benefits.....			\$12,000 00		25,831 23
Commissions to deputies and organizers.....	\$70,508 44			\$322,339 78	392,848 22

Salaries, other compensation and traveling expense of officers and employees.....	87,723 40			529,447 49	617,170 89
Insurance department fees.....				2,070 48	2,070 48
Rent.....				3,000 00	3,000 00
Advertising, printing, supplies, postage, telegraph, telephone.....				78,809 55	78,809 55
Official publication.....				36,786 20	36,786 20
Legal expenses.....	4,689 90			7,779 54	12,469 44
Taxes and expense on real estate.....				4,637 61	4,637 61
Other disbursements.....	634 65	\$8,331 17	1,076 13	13,730 25	116,189 70
<b>Totals.....</b>	<b>\$163,646 39</b>	<b>\$8,331 17</b>	<b>\$13,076 13</b>	<b>\$998,401 00</b>	<b>\$7,322,074 42</b>
Balance before transfers.....	—\$9,373 54	\$12,536 26	\$38,981 31	\$77,563 68	\$14,465,800 45
Increase by transfers.....	10,000 00			100,000 00	13,377,876 75
<b>Balance.....</b>	<b>\$626 46</b>	<b>\$12,536 26</b>	<b>\$38,981 31</b>	<b>\$177,563 68</b>	<b>\$27,843,677 20</b>
Decrease by transfers.....			7,670 97	100,000 00	13,377,876 75
<b>Balance December 31, 1920.....</b>	<b>\$626 46</b>	<b>\$12,536 26</b>	<b>\$31,310 34</b>	<b>\$77,563 68</b>	<b>\$14,465,800 45</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	293,595	\$352,343,547	48,496	\$59,299,000
Written in 1920.....	18,840	20,365,500	2,319	2,124,000
Revived in 1920.....	221	227,071		
Increased in 1920.....		1,301,000		
<b>Totals.....</b>	<b>312,656</b>	<b>\$374,237,118</b>	<b>50,815</b>	<b>\$61,423,000</b>
Deduct terminated decreased or transferred in 1920....	19,407	25,226,850	2,485	1,409,000
<b>Total certificates in force December 31, 1920... 293,249</b>	<b>\$349,010,268</b>	<b>48,330</b>	<b>\$60,014,000</b>	
Terminated by death in 1920. 4,236	5,461,322	670	846,189	
Terminated by lapse in 1920. 15,171	19,765,528	1,815	562,811	

## Received in 1920 from members in New York:

Mortuary.....	\$900,061 56
Expense.....	66,340 02
<b>Total.....</b>	<b>\$966,401 58</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919.....	108	\$134,550	15	\$15,500
Incurred in 1920.....	4,236	5,461,322	670	846,189
<b>Totals.....</b>	<b>4,344</b>	<b>\$5,595,872</b>	<b>685</b>	<b>\$861,689</b>
Paid in 1920.....	4,211	5,387,201	666	839,049
<b>Balance.....</b>	<b>133</b>	<b>\$208,671</b>	<b>19</b>	<b>\$22,640</b>
Saved by compromising or scaling down in 1920.....		53,673		6,306
Rejected in 1920.....	8	10,500	2	2,000
<b>Claims unpaid December 31, 1920.....</b>	<b>125</b>	<b>144,498</b>	<b>17</b>	<b>14,334</b>

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	3,683	\$2,949,528	309	\$300,650
Incurred in 1920 .....	733	996,804	68	95,717
<b>Totals</b> .....	<b>4,416</b>	<b>\$3,946,332</b>	<b>377</b>	<b>\$396,367</b>
Paid in 1920 .....	270	541,940	25	49,217
<b>Balance</b> .....	<b>4,146</b>	<b>\$3,404,392</b>	<b>352</b>	<b>\$347,150</b>
Saved by compromising or scaling down in 1920 .....	.....	57,146	.....	3,308
Rejected in 1920 .....	528	457,955	56	61,509
Claims unpaid December 31, 1920 .....	<b>3,618</b>	<b>2,889,291</b>	<b>296</b>	<b>282,333</b>

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	20	\$562	.....	.....
Incurred in 1920 .....	3,778	114,258	.....	.....
<b>Totals</b> .....	<b>3,798</b>	<b>\$114,820</b>	.....	.....
Paid in 1920 .....	3,441	103,231	.....	.....
Rejected in 1920 .....	12	179	.....	.....
Claims unpaid December 31, 1920, estimated liability..	345	11,410	.....	.....

## EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	2	\$2,000	.....	.....
Incurred in 1920 .....	140	21,831	21	\$1,543
<b>Totals</b> .....	<b>142</b>	<b>\$23,831</b>	<b>21</b>	<b>\$1,543</b>
Paid in 1920 .....	142	23,831	21	1,543

## GENERAL INTERROGATORIES

Assessments collected from organization of association: Mortuary .....	\$118,139,303
Losses and claims paid from organization of association:	
Death .....	\$105,190,925
Disability .....	8,915,910

## DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS

State or country	Par value of deposit
Canada .....	\$10,800
Michigan .....	160,000
North Carolina .....	6,820
<b>Total</b> .....	<b>\$177,620</b>

## BONDS OWNED

	Book value	Par value	Market value	Amortized value
Argentine Republic 1945 5s.....	\$43,567 50	\$48,685	\$37,959	\$48,593 35
1956-61 4s.....	41,000 00	97,330	97,425	41,609 40
1952 4s.....	29,000 00	97,330	97,496	39,063 64
Canada Dominion of 1934 5½s.....	33,807 55	35,000	35,000	33,816 53
Chilian Govt 1945 5s.....	20,068 50	24,332	18,736	20,197 92
1948 5s.....	19,999 50	24,332	18,249	20,089 15
1947 4½s.....	14,975 60	19,466	14,210	15,085 15
1933 4½s.....	20,549 75	24,332	17,763	20,686 57
Cuban Republic 5s.....	49,900 00	49,900	41,916	49,900 00
.....	29,400 00	29,400	33,096	29,400 00
.....	29,400 00	29,400	24,696	29,400 00
.....	20,700 00	20,700	17,383	20,700 00
Denmark Kingdom of 1945 3s.....	84,912 50	85,000	85,000	84,912 50
French Republic 1945 5s.....	53,780 00	54,000	55,080	53,780 00
German Govt 1913 5s.....	5,340 72	6,074	4,070	4,069 65
1924 5s.....	43,063 50	59,530	46,449	46,449 00
Newfoundland Govt of 1928 6½s.....	4,700 00	5,000	4,350	4,708 45
Norway Kingdom of 1940 8s.....	27,863 50	28,000	28,250	27,863 19
United States 2d Lib 1942 4½s.....	40,000 00	40,000	40,000	40,000 00
1942 4½s.....	50,000 00	50,000	50,000	50,000 00
3d Lib 1928 4½s.....	48 84	50	44	48 30
1928 4½s.....	65,000 00	65,000	65,000	65,000 00
4th Lib 1928 4½s.....	275,000 00	275,000	275,000	275,000 00
war savings stamps 1923.....	834 00	1,000	896	896 00
Abbeville Alabama 5s.....	20,247 63	29,247	29,247	29,247 63
Aberdeen Miss 1921-30 5s.....	19,075 70	18,500	18,500	19,072 00
Acadia Parish La 1931-36 5s.....	13,360 11	13,500	13,065	13,364 06
Alamance Co N C 1959 5s.....	4,419 64	4,000	3,920	4,417 56
Alamogordo N M 1946 5½s.....	26,371 80	25,000	25,000	26,368 72
Albany Ind Schl Texas 1949 5s.....	3,500 00	3,500	3,075	3,500 00
Albany Missouri 1926 6s.....	4,000 00	4,000	4,000	4,000 00
Alberta Province of 1930 6s.....	44,288 90	50,000	47,000	44,375 50
Alexander City Ala 1924 6s.....	4,000 00	4,000	3,320	4,000 00
Alexandria La 1949 5s.....	10,000 00	10,000	9,600	10,000 00
Allen Okla 1935 5s.....	25,000 00	25,000	25,000	25,000 00
Alligator Township S C 1954 6s.....	22,235 00	20,000	20,000	22,278 20
Alpine Ind Sch Texas 1949 5s.....	20,000 00	20,000	20,000	20,000 00
Altus Okla 1926 5s.....	10,000 00	10,000	9,600	10,000 00
Alva Okla 1937 5s.....	21,075 40	20,000	21,000	21,065 20
1937 5s.....	40,532 20	40,000	42,000	40,531 40
1935 5s.....	29,304 98	20,000	23,800	29,320 10
Amarillo Texas 1945 5s.....	10,000 00	10,000	9,700	10,000 00
Amarillo Sch Texas 1925 5s.....	25,000 00	25,000	24,750	25,000 00
Amherst County Va 1927 5s.....	10,297 00	10,000	10,100	10,279 00
1927 5s.....	10,297 00	10,000	10,100	10,279 00
Anadarko Okla 1929 5½s.....	15,514 30	15,000	15,000	15,489 60
Anderson County Texas 1933 5s.....	5,000 00	5,000	4,900	5,000 00
Antlers Okla 1930-40 6s.....	15,000 00	15,000	15,750	15,000 00
Apalachicola Florida 1928 6s.....	12,284 00	12,000	12,240	12,244 78
Aransas Pass Texas 1954 6s.....	21,494 60	20,000	20,800	21,328 60
Ashdown Arkansas 1929-33 6s.....	25,000 00	25,000	25,000	25,000 00
1932-45 6s.....	9,915 70	10,000	10,000	9,918 46
Ashland Ala 1930-29 5s.....	9,973 80	10,000	9,870	9,870 00
Athens Ala 1942 5s.....	24,500 00	24,500	20,580	24,500 00
Athens Tenn 1923 6s.....	15,727 50	15,000	15,200	15,696 28
Attalla Ala 1931 5s.....	10,886 60	11,000	10,580	10,856 33
1939 5s.....	17,926 74	18,000	16,740	17,927 64
Auburn Ala 1944 5s.....	9,882 00	10,000	9,700	9,883 90
1939 5s.....	6,734 20	7,000	6,790	6,737 84
Austin Co Texas road 1951 5s.....	10,000 00	10,000	9,400	10,000 00
Basic City Va 1923 6s.....	3,000 00	3,000	3,000	3,000 00
1943 6s.....	15,690 00	15,000	15,150	15,633 85
1944 6s.....	15,993 00	15,000	15,800	15,982 65
Battle Creek Mich 1924 4s.....	5,000 00	5,000	4,850	5,000 00
Bay City Texas 1949 5s.....	13,000 00	13,000	12,480	13,000 00
Bay Minette Ala 1935 5s.....	23,287 50	25,000	23,550	23,300 17
Bayou Terre Aux Boeufs Dr Dist St Bernard Par La 1922-43 5s.....	20,399 73	22,000	20,470	20,448 85
Bayou Terre Aux Boeufs Dr Dist St Bernard Par La 1921-32 5s.....	25,327 00	26,000	24,400	25,389 03
Bayou Terre Aux Boeufs Dr Dist St Bernard Par La 1931-33 5s.....	3,661 23	4,000	3,650	3,669 28
Beaufort County N C 1925 5s.....	13,297 50	12,500	13,125	13,294 17
Beaumont Texas 1941 5s.....	12,021 60	12,000	11,640	12,018 00
Beaver Okla 1933 6s.....	13,297 83	13,000	13,520	13,296 70
Bedford City Va 1923-26 5½s.....	10,091 00	10,000	10,100	10,089 37
Beville Texas 1921-53 6s.....	14,750 00	14,750	14,750	14,750 00

	Book value	Par value	Market value	Amortized value
Belton Texas 1929 6s.....	3,667 60	8,000	8,290	8,612 40
1929 6s.....	1,117 90	1,000	1,060	1,112 40
Ben Avon Pa 1923-26 6s.....	5,128 80	5,000	5,050	5,126 22
Berryville Arkansas 1923-22 6s.....	17,470 73	17,000	17,330	17,456 22
Bessemer Ala 1927 5s.....	24,234 63	25,000	24,000	24,244 00
1927 5s.....	24,234 63	25,000	24,000	24,244 00
1927 5s.....	7,270 29	7,500	7,290	7,272 20
Bessemer City N C 1944 6s.....	7,458 50	7,000	7,140	7,453 67
Binghamton Tenn 1941 5½s.....	5,322 75	5,000	5,000	5,312 39
Birmingham Ala 1921-22 6s.....	3,994 22	4,000	4,020	3,995 22
1940 5s.....	6,306 60	6,000	5,230	6,305 20
1924 6s.....	6,078 02	6,000	6,120	6,069 50
1929 5s.....	26,177 50	25,000	24,250	26,157 50
Biwabik Minn 1921-26 6s.....	12,526 12	12,500	12,500	12,524 79
Black Dog Township Okla 1937 6s.....	12,963 42	12,904	12,228	12,953 12
Black Mountain N C 1945 6s.....	10,000 00	10,000	10,200	10,000 00
Black Mountain Twp N C 1938 6s.....	15,417 00	15,000	15,450	15,412 50
Blanchard Okla 1929 6s.....	4,500 00	4,500	4,525	4,500 00
Blount County Ala 1916-21 6s.....	9,262 63	10,000	5,000	5,000 00
Bonham Texas 1923 6s.....	10,000 00	10,000	9,900	10,000 00
Booneville School Dist Ark 1921-29 6s.....	9,000 00	9,000	9,090	9,000 00
Boeswell Okla 1924-29 6s.....	22,000 00	22,000	22,550	22,550 00
Bovina Texas school 1950 5s.....	12,000 00	12,000	11,220	12,000 00
Brasoria Co Texas 1954 5½s.....	25,270 25	22,000	27,240	25,276 04
Brevard Co Florida 1921-41 6s.....	21,242 00	20,000	20,880	21,129 00
Brewton City Ala 1929 6s.....	5,099 90	5,000	4,860	5,097 57
Bristol Tenn 1922 6s.....	3,022 48	3,000	3,020	3,021 16
Province of British Columbia 1925 4½s.....	9,442 60	10,000	9,200	9,450 59
1926 4½s.....	47,720 00	50,000	46,000	47,222 14
1928 4½s.....	22,787 50	25,000	22,000	22,227 24
Brownsville Texas 1921-24 6s.....	16,277 24	16,500	16,590	16,416 25
1921-24 6s.....	16,244 90	16,500	16,770	16,277 29
Bryson City N C 1933 6s.....	10,222 00	10,000	10,200	10,220 20
Buncombe Co N C 1925-29 6s.....	10,549 00	10,000	10,420	10,512 90
Burleson Co Texas 1954 5s.....	21,239 52	22,000	21,180	21,246 11
Caddo Okla 1938 6s.....	21,621 20	20,000	21,200	21,627 50
Cameron Missouri 1925 4½s.....	16,000 00	16,000	16,000	16,000 00
Camp Hill Ala 1944 5s.....	22,600 40	27,000	22,410	22,610 00
Canton N C 1939 6s.....	27,474 50	25,000	27,100	27,427 75
1940 6s.....	10,416 20	10,000	10,600	10,412 20
Canyon City Texas 1949 5s.....	25,452 50	25,000	22,220	25,426 22
Cape Fear Township N C 1921-42 5s.....	44,000 00	44,000	42,340	44,000 00
Central City W Va 1925 5s.....	22,000 00	22,000	22,020	22,000 00
Chambers County Texas 1953 5s.....	59,526 52	62,000	59,520	59,601 22
Chattanooga Tenn 1921 5s.....	12,070 20	12,000	12,000	12,052 74
Cherokee Okla 1924 5s.....	15,429 90	15,000	12,750	15,429 00
Chester W Va 1927 6s.....	7,000 00	7,000	6,790	7,000 00
Chickasaw Co Miss 1922-23 6s.....	6,000 00	6,000	6,015	6,000 00
Cisco Ind School Dist Texas 1947 5s.....	19,000 00	19,000	17,670	19,000 00
Clanton Ala 1944 6s.....	24,658 00	25,000	22,250	24,661 79
Claremore Okla 1940 6s.....	15,202 25	15,000	15,900	15,202 45
Clarendon Texas 1949 6s.....	3,112 00	3,000	2,700	3,102 07
Clarksburg School Dist W Va 1925 5s.....	19,000 00	19,000	19,000	19,000 00
Clay County N C 1944 6s.....	10,000 00	10,000	10,200	10,000 00
1944 6s.....	10,000 00	10,000	10,200	10,000 00
Cleburne Texas 1956 5s.....	8,067 20	8,000	7,690	8,064 20
Clinton Okla 1928 6s.....	15,709 65	15,000	15,450	15,707 27
Cloverdale Ala 1925 6s.....	22,169 60	22,000	21,690	22,163 67
1925 6s.....	3,015 90	3,000	2,970	3,014 25
Coal County Okla 1925 6s.....	10,777 72	10,000	10,500	10,761 20
1925 6s.....	11,070 00	10,000	10,500	11,046 50
Coal Creek Dr & Lev Dist Ill 1921 6s.....	2,013 40	2,000	2,000	2,006 22
Coalgate Okla 1924 5½s.....	15,729 90	15,000	15,000	15,722 42
1924 5½s.....	20,000 00	20,000	20,000	20,000 00
1928 6s.....	10,566 70	10,000	10,600	10,560 40
Coleman Texas 1945 6s.....	8,500 00	8,500	8,245	8,500 00
Collinsville Okla 1935 6s.....	30,000 00	30,000	21,500	30,000 00
Columbiana Ala 1921 6s.....	11,000 00	11,000	9,790	11,000 00
Columbus Texas 1943 6s.....	5,000 00	5,000	5,000	5,000 00
Comanche Okla 1921 6s.....	14,552 72	14,000	14,700	14,550 51
Cookville Tennessee 1925 5s.....	15,120 00	15,000	14,850	15,110 00
Corinne Dr Dist No 1 Utah 1921 6s.....	10,227 60	10,000	10,200	10,274 65
1926-26 6s.....	10,442 22	10,000	10,220	10,426 72
Corinth Miss 1924 5s.....	25,402 75	25,000	25,000	25,240 52
Coulee Des Isles Dr Dist La 1921-29 5s.....	25,067 02	27,000	22,222	25,022 22
Cousart Bayou Dr Dist Ark 1928 6s.....	25,122 25	25,000	25,500	25,122 22
Crawford Tenn 1926-26 5s.....	12,056 40	12,000	11,740	12,022 22
Craighead County Ark 1917-20 6s.....	67,722 00	67,000	50,250	50,229 00
Crawfordsville Ark 1922-26 6s.....	15,062 17	14,500	15,010	15,062 46

Creek Co Okla 1836 6s.....	10,662 50	10,000	10,500	10,632 08
1938 6s.....	19,707 45	18,850	19,589	19,704 53
1936 6s.....	11,046 90	10,000	10,500	11,032 18
1925 6s.....	25,492 50	25,000	25,500	25,443 36
Culbertson Co Texas 1923 5s.....	14,139 00	15,000	14,400	14,146 14
1922-23 6s.....	13,864 20	14,000	14,000	13,870 23
Cullman Ala 1922 6s.....	10,071 05	10,000	10,000	10,059 50
Cullman Co Ala 1932-34 6s.....	7,000 00	7,000	7,000	7,000 00
Cuyahoga Co Ohio 1921-24 4½s.....	5,583 25	5,500	5,500	5,573 25
Dade Co Florida 1920-29 6s.....	8,046 20	8,000	8,030	8,030 00
Dadeville Ala 1939 5s.....	9,780 40	10,000	9,200	9,782 91
1925 6s.....	14,275 68	14,000	14,140	14,288 98
Deaf Smith Co Texas 1924-28 6s.....	25,277 25	25,000	25,250	25,255 00
Decatur Ala 1941 5s.....	8,000 00	8,000	7,530	8,000 00
DeKalb County Ala 1921-23 6s.....	992 81	1,000	1,000	999 48
Del Rio Texas 1921-23 6s.....	11,000 00	11,000	11,000	11,000 00
Denton Texas 1945 5s.....	10,000 00	10,000	9,800	10,000 00
Denver Colorado 1921 5s.....	5,000 00	5,000	5,000	5,000 00
De Soto Co Florida 1944 6s.....	25,270 94	24,300	25,970	25,286 70
1933-41 6s.....	10,608 80	10,000	10,800	10,595 20
1929-33 6s.....	26,034 50	25,000	25,920	26,048 48
1935-37 6s.....	26,320 77	25,000	26,250	26,208 24
Dillon Co S C 1922 5s.....	5,000 00	5,000	5,000	5,000 00
Dothan Ala 1925 5s.....	20,220 00	20,000	19,800	20,200 00
1923 6s.....	14,065 53	14,000	14,140	14,044 33
1923 6s.....	10,064 30	10,000	10,100	10,052 20
Drain D No 1 Neb Richardson Co 1921-25 6s.....	25,687 50	25,000	25,300	25,580 73
Durant Okla 1929 5s.....	5,591 63	5,500	5,385	5,589 19
1930 6s.....	26,298 00	25,000	26,250	26,248 69
Duval Co Fla 1921 5s.....	3,993 84	4,000	4,000	3,994 53
Dyersburg Tenn 1923 4s.....	10,844 90	11,000	10,780	10,854 25
E Peoria Drain & Lev Dist Ill 1921-24 6s.....	11,049 62	10,924	11,087	11,026 14
Edmonton Alberta Can 1933 5s.....	25,000 00	25,000	21,000	25,000 00
Ela Ala 1945 5s.....	15,600 75	15,500	14,350	14,850 00
El Centro Cal 1923-42 6s.....	31,630 80	30,000	31,905	31,574 60
1923-55 6s.....	26,902 50	25,000	28,000	26,892 50
El Dorado Ark 1923-25 6s.....	20,720 37	20,000	20,180	20,719 50
Ridorado Okla 1936 6s.....	9,465 30	9,000	9,450	9,460 26
Electra Texas 1923-24 6s.....	7,500 00	7,500	7,570	7,500 00
Elizabethton Tenn 1929 5s.....	33,701 00	33,500	33,495	33,495 00
Elk City Okla 1929 6s.....	23,980 79	23,000	23,690	23,901 52
1930 6s.....	14,777 56	14,000	14,580	14,756 54
1935 6s.....	14,551 04	14,000	14,700	14,542 64
Elkin Township N C 1945 6s.....	37,363 50	35,000	37,450	37,339 75
Elkins W Va 1927-36 5s.....	10,000 00	10,000	10,000	10,000 00
1928-36 5s.....	15,000 00	15,000	15,000	15,000 00
Elko Nevada 1921 6s.....	2,036 40	2,000	2,000	2,002 02
Elyton Ala 1933 6s.....	5,000 00	5,000	5,000	5,000 00
Euid Okla 1919 6s.....	2,000 00	2,000	1,000	1,000 00
1913-20 6s.....	2,239 26	2,229	1,119	1,119 00
Enaley Ala 1939 5s.....	24,364 40	24,000	24,000	24,361 54
Enterprise Ala 1926 5s.....	9,370 80	9,500	8,740	8,740 00
Erick Okla 1934 6s.....	24,619 89	23,500	24,675	24,601 22
Eufaula Ala 1929 6s.....	15,504 00	15,000	15,450	15,480 15
Eufaula Okla 1937 6s.....	19,000 00	19,000	20,330	19,000 00
Eureka Springs Arkansas 1921-34 6s.....	31,156 80	20,500	20,650	21,120 77
1935 6s.....	3,151 88	3,000	3,030	3,149 64
Fairview Okla 1924 6s.....	15,708 00	15,000	15,000	15,697 40
Fayette Ala 1922 5s.....	22,000 00	22,000	21,580	22,000 00
Fayette Co Ala 1918-24 6s.....	56,500 00	54,500	56,500	56,500 00
Fayetteville N C 1933 5s.....	14,474 25	13,500	13,280	14,448 76
Flint Mich 1922-24 4s.....	1,519 80	1,500	1,475	1,517 87
Florida Ala 1928 5s.....	24,540 75	25,000	24,250	24,551 80
Florida Ala 1928 5s.....	4,762 30	5,000	4,850	4,770 13
Forked Deer Drain D No 3 Tenn Chester & Henderson Counties 1921-36 6s.....	26,959 00	26,000	26,675	26,912 11
Fort Gibson Okla 1929 6s.....	36,228 50	35,000	36,050	36,175 65
Fort Smith Arkansas 1925 5s.....	50,000 00	50,000	49,500	50,000 00
1926 5s.....	4,940 95	5,000	4,900	4,943 25
Fort William Ontario 1944 5s.....	43,635 00	50,000	43,500	43,724 00
Francis Okla 1926 6s.....	15,381 00	15,000	16,050	15,375 50
1926 6s.....	10,254 00	10,000	10,700	10,249 00
Franklin Texas 1921-24 6s.....	4,000 00	4,000	4,040	4,000 00
Franklin Co Ala 1919-21 6s.....	3,996 18	4,000	4,000	4,000 00
1921 6s.....	1,980 00	1,980	1,980	1,980 00
Franklin Township N C 1944 6s.....	15,992 70	15,000	15,300	15,384 33
Freestone Co Texas 1950 5s.....	50,000 00	50,000	47,000	50,000 00
Gadsden Ala 1927 5s.....	20,223 00	20,000	19,400	20,276 00
Geneva Ala 1933 5s.....	5,731 05	5,500	6,110	5,741 56
1925 5s.....	953 60	1,000	989	962 21
Georgetown S C 1943 5s.....	24,840 55	24,500	23,275	24,840 55
1943 5s.....	15,681 30	15,500	14,725	15,697 67



	Book value	Par value	Market value	Amortised value
Georgiana Ala 1944 5s.....	12,231 24	14,000	12,600	12,600 00
1944 5s.....	8,702 00	10,000	9,000	9,000 00
Gibson Co Tenn 1927-29 6s.....	12,766 00	13,000	13,245	12,776 40
Gonzales Co Texas 1952 5s.....	21,937 96	22,000	20,680	21,938 18
Grafton West Va 1933 4½s.....	15,380 00	15,000	14,250	15,356 50
Grand Island Neb 1926 4½s.....	28,000 00	28,000	27,440	28,000 00
Grassy Creek Township N C 1945 6s.....	31,996 50	30,000	30,600	31,970 91
Gravette Ark 1921-27 6s.....	13,217 10	12,000	11,680	12,184 54
Greater Winnipeg Water Dist Man 1922 5s	34,188 00	25,000	24,300	24,322 60
1922-23 5s	39,072 00	40,000	39,200	39,294 40
1922-23 5s	50,794 07	56,000	54,320	51,595 21
Greene Co Ark 1921-25 6s.....	18,500 00	18,500	18,500	18,500 00
Greene Co Tenn 1925-26 6s.....	18,000 00	16,000	16,560	16,000 00
Greenville Ala 1937 5s.....	31,047 00	30,000	28,800	28,800 00
Greenwood Co S C 1937 5½s.....	10,278 60	10,000	10,000	10,273 99
1937 5½s.....	10,185 99	10,000	10,000	10,182 70
1937 5½s.....	10,188 30	10,000	10,000	10,184 70
Grimes Co Texas 1952 5s.....	14,695 05	15,000	14,400	14,698 95
1920-23 6s.....	10,000 00	10,000	7,500	7,500 00
1925-30 6s.....	8,000 00	8,000	6,000	6,000 00
Gulfport Co N C 1933 5s.....	23,573 80	30,000	29,700	32,304 09
Gulfport Miss 1928 5½s.....	5,061 20	5,000	5,000	5,059 50
Guntersville Ala 1921 5s.....	12,046 80	12,000	12,000	12,000 00
Halleyville Okla 1929 6s.....	10,358 50	10,000	10,300	10,343 12
Hale Co Texas 1948 5s.....	10,000 00	10,000	9,800	10,000 00
Hamilton Ontario 1932-34 5s.....	23,008 92	25,000	23,000	23,024 47
Hamilton Texas 1950 5s.....	15,000 00	15,000	14,400	15,000 00
Hamilton Township N C 1944 6s.....	15,288 15	15,000	15,000	15,285 87
Hamlin Ind School Texas 1949 5s.....	12,000 00	12,000	11,400	12,000 00
Hamlin Texas 1921-45 6s.....	19,961 78	19,000	20,125	19,951 53
1945-53 6s.....	16,080 90	15,000	16,380	16,078 85
Hancock Co W Va 1938 5s.....	8,892 54	9,000	9,000	8,892 75
Hardin Co Texas 1930-33 6s.....	26,021 25	25,000	26,540	25,987 32
Harris Ford Dn Tenn Oblion Co 1924-34 6s	25,000 00	25,000	25,710	25,000 00
Harrison Co Iowa 1922-24 6s.....	4,105 85	4,000	4,095	4,093 11
Hartford Ala 1935 5s.....	12,000 00	12,000	10,320	10,320 00
Hartshorne City Okla 1928 6s.....	25,964 00	25,000	25,750	25,921 29
Haskell Co School Okla Stager 1929 6s..	17,824 24	17,000	17,510	17,788 76
Chant 1929 6s....	20,424 30	19,500	20,085	20,290 62
Haskell Co Okla 1930 6s.....	24,494 25	25,000	24,000	24,455 75
Haskell Co Texas 1925-30 6s.....	6,000 00	6,000	6,170	6,000 00
Hawkeys Iowa 1928 5s.....	5,012 20	5,000	5,000	5,012 40
Hays Co Texas 1954 5s.....	26,254 80	40,000	39,200	36,263 87
Headland Ala 1928 5s.....	22,381 40	23,500	21,620	21,620 00
Hedfin Ala 1929 6s.....	11,668 22	12,000	10,200	11,671 92
Helena Ark 1933-41 5½s.....	10,238 42	10,000	10,470	10,222 02
Hemphill Co S D Texas 1950 5s.....	20,485 00	20,000	19,200	20,428 00
Henderson Ky 1927 4s.....	15,000 00	15,000	14,250	15,000 00
Henderson N C 1953 6s.....	25,000 00	25,000	24,000	25,000 00
Henderson Tenn 1926-35 6s.....	41,579 20	40,000	41,480	41,541 80
Henderson Co Ill D D No 2 1922-23 6s....	10,116 80	10,000	10,100	10,113 97
1926-31 6s.....	15,676 80	15,000	15,285	15,673 62
1921-25 6s....	25,592 50	25,000	25,420	25,586 25
Henderson Co N C 1923-32 6s.....	10,892 00	10,000	10,500	10,873 67
Hendersonville N C 1920-23 6s.....	14,251 30	14,000	14,180	14,215 48
Henry Co Ala 1920-23 6s.....	8,415 00	8,500	8,500	8,500 00
Henryetta Okla 1934 6s.....	40,354 30	40,000	42,400	40,323 20
Hickory N C 1924 6s.....	10,080 00	10,000	9,900	10,069 00
Hidalgo Co Texas 1948 5s.....	17,000 00	17,000	16,320	16,320 00
Hidalgo Co Texas 1921-23 6s.....	12,500 00	12,500	13,955	13,500 00
High Springs Fla 1943 6s.....	5,000 00	5,000	6,300	5,000 00
Hillview Drain & Lev Dist Ill 1922-24 6s..	5,108 45	5,000	5,100	5,095 87
Hinton Okla 1937 6s.....	21,671 00	20,000	22,100	21,642 50
Honey Grove Texas 1945 6s.....	7,155 40	7,000	7,000	7,141 40
Hope Ark 1921-26 6s.....	15,204 75	15,000	15,100	15,129 00
1935-37 6s.....	8,412 60	8,000	8,210	8,409 20
1920-23 6s.....	2,000 00	2,000	2,000	2,000 00
Hoquiam Wash 1924 5½s.....	7,619 02	7,500	7,875	7,616 46
Hot Springs N C 1941 6s.....	18,204 95	15,000	15,750	15,750 00
Hot Springs S D 1930 4s.....	10,024 56	11,700	10,908	10,070 72
Houghton Mich 1933 5s.....	20,978 00	20,000	20,000	20,952 08
Houston Miss 1926 6s.....	7,042 40	7,000	7,070	7,042 49
Houston Texas 1941 5s.....	10,853 00	10,000	10,000	10,842 16
1941 5s.....	27,122 50	25,000	25,000	27,105 41
Hugo Okla 1935 6s.....	20,090 00	20,000	20,000	20,000 00
1938 6s.....	12,472 00	12,215	12,947	12,469 16
Huntingdon Tenn 1927 6s.....	10,245 90	10,000	10,100	10,242 52
Huntsville Ala 1939 6s.....	48,000 00	48,000	45,120	48,000 00
Huntsville Missouri 1926 5s.....	6,500 00	6,500	6,435	6,500 00

Idabel Okla 1937 6s.....	15,072 15	15,000	15,750	15,077 22
1940 6s.....	8,876 95	8,500	9,010	8,876 98
Idaho Falls Idaho 1930 6s.....	20,000 00	20,000	20,000	20,000 00
Imperial Cal 1924-37 6s.....	29,829 80	29,000	30,670	29,814 45
Inglenook Ala 1924 6s.....	11,841 20	12,000	12,000	11,846 70
Isard Co Ark 1921 6s.....	3,014 40	3,050	3,000	3,007 29
1921-22 6s.....	2,708 18	2,686	2,686	2,700 13
Jackson Miss 1922 5s.....	10,171 00	10,000	10,000	10,084 00
1923 6s.....	23,361 80	22,000	23,100	23,226 90
1923 6s.....	29,732 20	23,000	29,400	29,636 00
Jackson Co Ala 1932 5s.....	10,036 00	10,000	9,700	10,023 00
Jackson Co Miss 1922-32 6s.....	26,212 20	25,000	26,150	26,191 19
Jackson Co Okla 1930 5s.....	5,075 50	5,000	4,900	5,073 50
Jackson Co Texas D D No 4 1965 5s.....	10,859 24	12,000	11,280	10,861 96
1956 5s.....	8,822 70	10,000	9,400	8,284 97
1956 5s.....	8,822 70	10,000	9,400	8,284 97
Jackson Parish La 1919-21 5s.....	10,225 00	10,225	10,225	10,225 00
Jackson Spec Sch Tax Dist N C 1923-31 6s	5,067 34	5,000	5,150	5,062 01
Jacksonville Ala 1928 5s.....	9,196 00	9,500	9,215	9,211 30
James Crk Dr System Miss 1931-34 6s.....	5,000 00	5,000	5,165	5,000 00
Jasper Ala 1929 5s.....	17,823 00	18,000	16,740	17,847 00
Jefferson Texas 1923 4s.....	10,893 96	12,000	10,680	10,926 34
1949 5s.....	7,500 00	7,500	7,500	7,500 00
Jefferson Co Ala 1931 4½s.....	20,496 00	20,000	19,000	20,430 00
Jefferson Co Ark 1927 6s.....	15,000 00	15,000	15,450	15,000 00
Jennings La 1947 5s.....	23,826 00	25,000	22,750	23,826 00
Joliette P Q Canada 1954 5½s.....	40,000 00	40,000	38,600	40,000 00
1954 5½s.....	10,000 00	10,000	8,400	10,000 00
Jones Co Texas 1949 5s.....	25,000 00	25,000	24,500	25,000 00
Kallsperg Sch Dist Mont 1924 5s.....	3,000 00	3,000	3,000	3,000 00
Kenmore N Y 1921-27 4.65s.....	8,072 31	8,072	8,082	8,072 31
Key West Fla 1965 5s.....	104,855 00	100,000	100,000	104,797 50
Kimble Co Texas 1954 5s.....	10,299 84	11,000	10,840	10,402 59
Kingfisher Okla 1936 5s.....	28,740 88	22,000	27,180	28,735 37
Kiowa Okla 1924 6s.....	32,352 63	31,000	33,550	32,327 11
Klamath Falls Ore 1922 6s.....	12,501 56	12,501	13,502	12,501 56
Knoxville Iowa 1921 4½s.....	9,000 00	9,000	9,000	9,000 00
Ladonia Texas 1950 6s.....	9,289 63	9,000	9,180	9,272 40
Lafayette Ala 1941 5s.....	40,000 00	40,000	38,400	40,000 00
Lake Ashby D D Volusia Co Fla 1923-21 6s	50,000 00	50,000	50,000	50,000 00
Lake Charles La 1923-26 5s.....	11,910 12	12,000	11,880	11,915 16
Lattimer Co Okla 1931 6s.....	4,300 20	4,000	4,180	4,298 50
Lauderdale Co Miss 1925-27 5½s.....	10,534 88	10,000	10,000	10,529 00
Laurel Miss 1921-25 6s.....	18,907 67	18,500	18,317	18,376 80
Laurinburg N C 1936-41 5½s.....	12,127 04	12,000	11,340	12,124 76
1923-31 5½s.....	7,126 39	7,000	6,750	7,120 97
1923-27 5½s.....	5,089 60	5,000	4,900	5,089 60
Leavenworth Wash 1922 6s.....	19,691 03	19,000	20,520	19,684 23
Lebanon Ore 1931 6s.....	20,660 60	20,000	20,200	20,656 78
Lee Co Ala 1921-26 6s.....	3,408 82	3,500	3,580	3,526 39
1926-28 6s.....	3,617 42	3,500	3,670	3,612 27
1923 6s.....	2,601 25	2,500	2,575	2,597 61
Lehigh Okla 1924 6s.....	26,400 25	25,000	27,500	26,394 43
1924 6s.....	18,480 17	17,500	19,250	18,476 09
Lenoir N C 1933 6s.....	26,292 50	25,000	26,500	26,288 15
Leon Co Texas 1951 5s.....	11,000 00	11,000	10,789	11,000 00
1951 5s.....	25,000 00	25,000	24,500	25,000 00
Levy Co Fla 1925-55 6s.....	52,170 00	50,000	52,150	52,129 50
Lexington Miss 1924 5s.....	26,287 50	25,000	24,500	26,223 08
Lexington N C 1944 5s.....	31,620 00	30,000	29,100	31,608 00
1944 5s.....	31,068 00	30,000	29,100	31,056 00
Lexington Sp Rd Mo 1925-26 5½s.....	10,218 80	10,000	10,800	10,212 27
Liberty Mo 1925 5s.....	3,009 60	2,000	3,000	3,004 80
Liberty Co Texas 1921-28 6s.....	4,000 00	4,000	4,108	4,000 00
Lincoln Co Ark 1922-33 5½s.....	18,827 60	20,000	20,000	18,843 00
Lincoln Co Ark R D 1920-35 6s.....	13,659 07	13,000	13,450	13,644 21
Lincoln Co Wis 1921-23 4½s.....	4,084 80	4,000	3,860	4,021 25
Linville Ala 1920 5s.....	15,000 00	15,000	13,500	15,000 00
Linwood & Auburn L D Ark 1935 6s.....	51,965 00	50,000	51,000	51,786 00
Little Valley N Y 1921-36 5s.....	6,624 00	6,400	6,448	6,616 75
Livingston Texas 1949 5s.....	26,627 75	25,000	24,000	26,597 00
Lockesburg Ark Sch 1922-38 6s.....	7,000 00	7,000	7,070	7,000 00
London Ont 1923 6s.....	29,523 90	30,000	30,000	29,523 90
1922 5½s.....	23,646 78	25,000	24,750	23,611 24
Long Prairie Ark Lev D 1948 6s.....	35,000 00	35,000	31,500	35,000 00
1948 6s.....	34,540 60	34,000	30,800	34,507 68
Longview Texas 1945 5s.....	25,500 00	25,500	24,990	25,500 00
Lonsdale Tenn 1940 5½s.....	10,364 90	10,000	10,100	10,363 66
Louisburg N C Sch 1937 6s.....	10,719 70	10,000	10,500	10,708 53
Lubbock Texas Ind Sch 1926-37 5s.....	8,000 00	8,000	7,680	8,000 00
Lubbock Texas 1928-42 6s.....	11,266 42	11,000	11,280	11,261 87

	Book value	Par value	Market value	Amortized value
Lufkin Texas 1950 5s.....	12,500 00	12,500	12,000	12,500 00
1950 5s.....	2,000 00	2,000	1,920	2,000 00
McCulloch Co Texas 1951 5s.....	75,000 00	75,000	73,500	75,000 00
McCurtain Co Okla 1927-30 5s.....	5,251 25	5,087	5,242	5,240 16
McGee Creek Ill D & L D 1923 5s.....	2,065 85	2,000	2,000	2,053 91
McHenry Ky (Cent Pk Sch) 1930 5s.....	5,000 00	5,000	5,000	5,000 00
McLennan Co Texas 1951 5s.....	9,922 25	10,000	9,800	9,922 00
Madison Co N C 1922-28 5s.....	7,701 82	7,000	7,440	7,685 44
1921-31 5s.....	11,506 00	11,000	11,200	11,469 69
Madison Co Tenn 1926-34 5s.....	50,000 00	50,000	52,275	52,275 00
Madisonville Texas 1921-26 5s.....	3,000 00	3,000	3,040	3,000 00
Maisonneuve P Q Can 1930 5½s.....	48,209 50	50,000	48,000	48,222 25
Manassas Virginia 1922-43 5s.....	20,250 18	28,500	20,150	20,242 42
Manitoba Prov of 1920 4s.....	24,929 40	24,000	23,560	24,975 12
1925 5s.....	48,585 20	50,000	49,500	48,704 28
1925 5s.....	45,180 00	50,000	49,500	45,510 72
1947 4s.....	24,953 70	25,489	25,214	25,003 10
Mansfield La 1921-23 5s.....	2,279 55	2,000	2,225	2,226 67
Marietta Okla 1922 5s.....	6,120 56	6,000	6,180	6,126 72
1927 5s.....	17,090 10	17,000	17,850	17,029 00
Marion N C 1925 5s.....	20,720 00	20,000	20,100	20,771 00
Marion S C 1945 5s.....	20,558 00	20,000	19,400	20,548 23
Marshall N C 1939 5s.....	20,249 60	20,000	21,200	20,244 60
Marshall Texas 1944 5s.....	25,000 00	25,000	24,250	25,000 00
1949 5s.....	10,000 00	10,000	9,800	10,000 00
Martinsville Va 1940 5s.....	12,236 00	12,000	11,400	12,220 40
Maryville Tenn 1921 5s.....	15,000 00	15,000	14,550	15,000 00
Maxton N C 1922 5s.....	29,228 25	23,000	29,680	29,275 25
Mayes Co Okla 1928 5s.....	10,553 00	10,000	10,300	10,519 10
Medina Co Texas 1923 5s.....	15,000 00	15,000	14,700	15,000 00
Memphis Tenn 1922 4½s.....	25,558 00	25,000	24,200	25,526 25
Meridian Miss 1925 4½s.....	49,221 20	48,000	45,120	49,263 20
1925 4½s.....	17,427 20	17,000	15,280	17,447 22
1927-28 4½s.....	2,244 00	10,000	2,450	2,253 00
Mexia Texas 1949 5s.....	7,000 00	7,000	6,720	7,000 00
Miami Florida 1926 5s.....	25,427 50	25,000	25,000	25,422 00
Michigan war loan 1927 4s.....	25,000 00	25,000	24,000	25,000 00
Miles City Texas 1950 5s.....	20,000 00	20,000	19,200	20,000 00
Milton City Oregon 1924 5s.....	10,000 00	10,000	10,000	10,000 00
Miss Co Drainage Dist Mo 1927 5s.....	3,040 20	3,000	3,090	3,022 46
Mitchell Co Texas 1950 5s.....	20,000 00	20,000	23,400	20,000 00
Montevideo Minn 1922 5s.....	15,219 00	15,000	14,260	15,212 00
Montgomery Ala 1928 5s.....	4,723 22	4,760	4,207	4,772 22
1928 5s.....	4,140 19	4,120	4,151	4,125 26
Montgomery Co Texas 1944 5½s.....	2,000 00	2,000	2,000	2,000 00
Montreal P Q Canada 1929 3½s.....	50,612 00	50,000	24,500	50,608 00
Montreal Catholic School Com 1947 5s.....	50,000 00	50,000	41,000	50,000 00
Montreal Nth P Q Can 1955 5s.....	22,000 00	22,000	20,400	20,400 00
Moose Jaw Sask Canada 1923 5s.....	4,963 25	5,000	4,290	4,264 40
Moorehead City N C 1941 5½s.....	10,248 20	10,000	10,000	10,245 22
Morgantown N C 1945 5s.....	12,593 64	12,000	10,400	12,527 40
Mounds Township Okla 1922 5s.....	24,178 64	24,000	24,240	24,148 47
Mountain View Tenn 1940 5½s.....	10,554 10	10,000	10,000	10,545 63
Murphy Township N C 1941 5s.....	15,915 00	15,000	18,200	15,212 00
Muskogee Okla 1922-25 5s.....	10,152 65	10,000	10,110	10,122 45
1922-25 5s.....	6,168 69	6,000	6,120	6,150 55
1922-27 5s.....	24,523 52	24,000	24,240	24,452 67
1927-28 5s.....	2,249 40	2,000	2,120	2,226 16
1928 5s.....	1,022 00	1,000	1,020	1,022 14
Nash Co N Whitakers Tship N C 1942 5s.....	10,626 00	10,000	10,500	10,612 17
Nashville Georgia 1926 5s.....	20,696 00	20,000	20,000	20,661 00
Nashville Tenn 1925 4½s.....	20,624 00	22,000	27,550	20,522 40
Newbern Tenn 1927 5s.....	5,143 60	5,000	5,150	5,127 90
1927 5s.....	14,199 26	14,000	14,420	14,121 52
New Cordell Okla 1924 5s.....	20,000 00	20,000	20,000	20,000 00
New Decatur Ala 1922 5s.....	24,000 00	24,000	22,280	24,000 00
1926 5s.....	20,000 00	20,000	19,200	20,000 00
New Hanover Co N C 1927 4½s.....	15,426 00	15,000	14,700	15,226 00
New Madrid Co Mo 1926 5s.....	22,000 00	22,000	22,440	22,000 00
New Orleans La 1924 5s.....	9,271 20	10,000	10,000	9,272 20
1921 5s.....	6,000 00	6,000	6,000	6,000 00
Norman Okla 1923 5s.....	28,228 97	27,000	26,080	28,203 60
1923 5s.....	3,204 20	3,000	3,120	3,200 40
North Bend Oregon 1923 5s.....	12,648 28	12,000	12,720	12,645 42
North Wilkesboro N C 1929 5s.....	18,207 28	17,000	18,220	18,224 42
1922 5s.....	11,505 45	11,000	11,660	11,420 64
1924 5s.....	18,079 18	17,000	17,510	18,061 52
Notasulga Ala 1925 5s.....	16,000 00	16,000	16,000	16,000 00
Nova Scotia Prov of 1920 5s.....	44,126 20	50,000	53,500	44,220 00

Nowata Okla 1928 5s.....	63,328 25	65,000	64,350	63,225 22
Novusbee Co Miss 1927 5½s.....	15,165 45	15,000	15,150	15,123 45
1923-28 5½s.....	9,500 00	9,500	9,580	9,500 00
Nutwood Drain & Lev Dist Ill 1927-28 6s.....	25,125 08	25,000	25,000	25,125 16
Okfuskee Co Okla 1930 6s.....	3,223 70	3,000	3,150	3,223 20
1930 6s.....	15,927 00	15,000	15,750	15,923 53
Oklahoma City Okla 1925 5s.....	5,106 00	5,000	4,800	5,102 22
Ontario Prov of 1929 5½s.....	46,623 15	50,000	47,000	46,655 49
1929 5½s.....	43,927 50	50,000	47,000	44,310 00
1925 5½s.....	23,527 70	25,000	24,000	23,522 27
1925 5½s.....	47,055 40	50,000	48,000	47,244 47
1922 5s.....	9,450 00	10,000	9,800	9,625 50
1925 6s.....	38,524 00	44,000	25,650	38,524 00
Opelika Ala 1940 5s.....	27,000 00	27,000	25,110	27,000 00
Orange Texas 1944 5s.....	5,270 00	5,000	4,250	5,220 00
Ottawa Canada 1945-46 6s.....	45,245 00	50,000	47,250	45,275 25
Oxford N C 1927 5s.....	30,000 00	30,000	29,100	30,000 00
Ozark Ala 1934 5s.....	12,500 00	12,500	11,500	12,500 00
1934 5s.....	959 24	1,000	220	960 27
Palatka Fla 1942 5s.....	50,070 00	50,000	50,000	50,063 23
Panola Co Texas 1922-25 6s.....	10,000 00	10,000	4,500	4,500 00
Paragould Ark 1921-27 6s.....	12,000 00	12,000	12,110	12,000 00
Park City Utah 1925 6s.....	12,770 00	12,500	12,750	12,753 10
Pass The Manitoba Can 1921-26 6s.....	24,000 00	24,000	24,000	24,000 00
Pascagoula Miss 1921-22 6s.....	8,124 20	8,000	8,140	8,147 40
Pasco Co Fla 1925-26 6s.....	7,817 60	8,000	8,940	7,821 76
Pass Christian Miss 1926 6s.....	10,625 45	10,500	10,225	10,224 00
Perry Co Ala 1925 6s.....	527 44	600	612	527 26
Philadelphia Miss 1926 6s.....	12,122 60	12,500	12,220	12,212 22
Phillips Co Ark 1922-23 6s.....	15,178 90	15,000	15,150	15,144 15
1924 6s.....	9,159 20	9,000	9,120	9,141 43
1925 6s.....	9,705 20	9,500	9,680	9,627 06
1926 6s.....	10,253 00	10,000	10,200	10,224 55
1927 6s.....	10,201 25	10,500	10,215	10,725 71
1921-22 6s.....	3,428 45	3,500	3,610	3,420 40
1922-29 6s.....	12,527 70	12,000	12,540	12,529 42
1929 6s.....	5,175 00	5,000	5,150	5,111
1930 6s.....	12,427 20	12,000	12,420	12,429 22
1930 6s.....	519 05	500	520	512 21
1921 6s.....	4,123 60	4,000	4,120	4,127 22
Phoenix City Ala 1940 5s.....	15,223 72	16,000	12,220	15,225 67
Plainview Texas 1942 5s.....	2,123 00	2,000	7,220	2,122 22
1921-23 6s.....	22,000 00	22,000	22,270	22,000 00
Poinsett Co Drain D No 2 Ark 1922-26 6s.....	44,717 42	42,000	42,220	44,722 22
Pointe aux Trembles P Q Can 1941 6s.....	100,000 00	100,000	94,000	94,000 00
Polytechnic Texas 1951 5s.....	18,221 44	19,000	18,240	18,222 21
Port Angeles Wash 1922 5½s.....	10,025 60	10,000	10,000	10,024 05
Port Huron Mich 1927 4s.....	25,000 00	25,000	22,750	25,000 00
Potomac Okla 1930 6s.....	22,000 00	22,000	22,400	22,000 00
Pratt City Ala 1929 5s.....	7,722 25	7,500	7,200	7,722 50
Prattville Ala 1927 5s.....	22,222 00	40,000	22,400	22,222 00
Punta Gorda Fla 1944 5½s.....	14,022 45	15,000	15,200	14,021 60
Pushmataha Co Okla 1921-20 6s.....	9,221 20	10,000	9,220	9,221 50
Putnam Co Fla 1924-41 6s.....	40,222 52	22,000	41,220	40,222 51
1922 6s.....	1,022 45	1,000	1,040	1,022 15
Quebec Canada 1922 2½s.....	12,222 20	14,000	10,720	12,212 20
Radford Va 1940 5s.....	2,000 00	2,000	2,000	2,000 00
Randleman N C 1922 6s.....	5,500 00	5,500	5,170	5,500 00
Redcliff Onta Canada 1922 6s.....	25,000 00	25,000	22,200	22,200 00
Ridgeland S C 1925 6s.....	1,000 20	1,000	1,000	1,000 00
Ridgeland S C 1925 6s.....	10,422 10	10,000	10,500	10,422 55
Ripley Tenn 1927 6s.....	7,500 00	7,500	7,500	7,500 00
1922 6s.....	2,500 00	3,500	3,500	2,500 00
Rockingham N C 1922 6s.....	9,547 00	10,000	10,000	9,524 70
1922 5s.....	19,022 20	20,000	20,000	19,102 50
1929 5s.....	10,022 20	10,000	10,000	10,022 20
1941 6s.....	21,122 00	20,000	21,200	21,122 40
Rockingham Township N C 1922 6s.....	12,777 50	15,000	15,750	12,722 50
Rockport Texas 1921 6s.....	15,000 00	15,000	11,250	15,000 00
Rogers Texas 1951 6s.....	12,722 72	12,000	12,910	12,722 56
Roundup Mont 1924 6s.....	22,222 12	22,000	22,100	22,222 22
Roxboro Township N C 1925 5s.....	22,202 00	20,000	22,200	22,210 50
Russellville Ala 1941 5s.....	24,000 00	24,000	22,220	24,000 00
Ruston La 1921-47 5s.....	22,000 00	22,000	22,110	22,000 00
St Bernardin de Montreal P Q Can 1926 6s.....	40,222 00	40,000	37,200	40,222 22
St Boniface Man Can 1924-26 5½s.....	22,212 20	20,000	22,200	22,222 00
1942 5s.....	9,472 70	10,000	8,000	9,472 60
St Francis Solano Schl Munic P Q Can 1925 6s.....	2,000 00	2,000	7,200	2,000 00
St Francis Solano schl m P Q Can 1926 6s.....	50,222 00	50,000	47,500	50,222 27

	Book value	Par value	Market value	Amortized value
St Gregoire le Thaumaturge Schl Dist P Q Canada 1936 6s.....	52,868 50	50,000	46,500	52,864 33
St Gregoire le Thaumaturge Schl Dist P Q Canada 1966 6s.....	25,596 25	25,000	23,250	25,595 45
St Henry Que 1955 5½s.....	14,861 85	15,000	13,850	14,863 05
St Johns Oregon 1928 6s.....	24,969 69	23,500	24,675	24,924 67
St Jean de la Croix Que 1946 6s.....	53,299 00	50,000	47,000	53,289 26
St Lucie Co Fla 1935 6s.....	25,000 00	25,000	24,750	25,000 00
St Michel Que 1955 6s.....	25,000 00	25,000	23,250	25,000 00
St Sacramento School Mun Que 1946 6s.....	27,750 80	27,000	25,650	27,747 43
San Angelo Texas 1945 5s.....	20,444 00	20,000	20,404	20,412 67
San Benito Texas 1952 6s.....	5,120 30	5,000	4,800	5,110 06
1934-38 5s.....	4,406 96	4,500	4,270	4,406 36
San Diego Cal 1924 4½s.....	10,183 00	10,000	9,900	10,162 00
San Patricio Co Texas 1951 5s.....	10,000 00	10,000	9,300	10,000 00
1952 5s.....	15,000 00	15,000	13,850	15,000 00
Sabinal Texas 1935-40 6s.....	8,500 00	8,500	8,500	8,500 00
Salem N C 1936 5s.....	10,278 00	10,000	9,700	10,272 00
Salem Oregon 1921 6s.....	16,000 00	16,000	16,000	16,000 00
Saline Co Ark 1918-19 5s.....	26,980 75	27,000	13,500	13,500 00
Sandpoint Idaho 1929 6s.....	24,000 00	24,000	24,000	24,000 00
Sandwich Ontario Canada 1920-27 5s.....	2,389 64	2,425	2,327	2,357 24
Sanford N C 1952 6s.....	16,116 75	15,000	16,350	16,112 25
1951 6s.....	6,628 44	5,000	5,450	6,524 08
1949 4½s.....	10,698 48	12,000	10,440	10,599 16
1951 6s.....	14,868 74	13,000	14,170	14,862 61
1931 5s.....	4,091 68	4,000	3,880	4,088 56
Santa Ana Cal 1921-22 4½s.....	2,014 40	2,000	1,990	2,013 63
Sapulpa Okla 1938 6s.....	25,191 36	23,287	24,843	25,179 66
1930 5s.....	9,940 40	10,000	9,700	9,942 80
1929 6s.....	10,509 00	10,000	10,300	10,490 47
1929 6s.....	42,038 00	40,000	41,800	41,961 79
Sarnia Ontario 1920-26 5s.....	9,295 82	9,296	9,296	9,295 82
Sarnia Ontario 1920-27 4s.....	7,182 48	7,787	7,821	7,801 25
Saskatchewan Prov of 1923 4s.....	43,564 31	43,667	46,233	44,333 39
1923 4s.....	3,280 66	3,393	3,699	3,672 20
Savoy Okla 1934 6s.....	16,755 00	16,000	16,960	16,736 00
Scott N Y 1921-23 5s.....	1,602 85	1,500	1,500	1,502 22
1921-30 5s.....	5,036 00	5,000	5,030	5,033 50
Seadrift Texas 1920-38 6s.....	2,500 00	2,500	2,500	2,500 00
Seattle Wash 1927 4½s.....	20,328 00	20,000	19,400	20,323 20
Selma Ala 1927 5s.....	10,138 00	10,000	9,900	10,135 00
Selma Ala 1927 5s.....	17,626 00	17,500	16,800	17,619 88
Seymour Texas 1949 5s.....	11,000 00	11,000	11,380	11,000 00
1921-37 6s.....	20,000 00	20,000	19,900	20,000 00
Shawnee Okla 1923-27 5s.....	18,063 47	17,150	18,179	18,043 17
1924 6s.....	15,000 00	15,000	14,550	15,000 00
Shelby N C 1937 5s.....	15,428 00	15,000	14,550	15,424 75
1937 5s.....	2,500 00	2,500	2,220	2,500 00
Shelby Co Ala 1921-28 6s.....	11,291 00	10,000	10,300	11,273 31
Shelbyville Tenn 1941 6s.....	25,000 00	25,000	24,250	25,000 00
Sheridan Wyoming 1938 5s.....	5,644 05	5,500	5,375	5,632 85
Sherman Texas 1921-29 6s.....	14,653 95	15,000	14,250	14,657 28
Slocumb Ala 1927 5s.....	5,685 00	6,000	5,640	5,681 70
1928 5s.....	30,000 00	30,000	29,100	30,000 00
Smithfield N C 1941 5s.....	4,000 00	4,000	4,000	4,000 00
Smithville Texas 1921-24 6s.....	15,902 54	15,800	15,953	15,899 33
Snyder Okla 1926-32 6s.....	6,018 72	6,000	6,000	6,017 13
1923-25 6s.....	50,000 00	50,000	50,000	50,000 00
South Quincy Dr & Lev Dist Ill 1929-33 6s.....	15,052 80	15,000	14,850	15,051 70
Springfield Tenn 1924 5s.....	20,000 00	20,000	19,200	20,000 00
Stamford Texas 1949 5s.....	14,616 00	14,000	15,120	14,611 33
Statesville N C 1936 5s.....	4,000 00	4,000	4,000	4,000 00
Stephenville Texas 1928-31 6s.....	12,691 20	12,000	12,720	12,681 28
Stigler Okla 1939 6s.....	10,093 70	10,000	10,175	10,079 05
Stoddard Co Mo 1923-26 6s.....	4,000 00	4,000	4,000	4,000 00
Stone Co Mo 1921 5s.....	10,000 00	10,000	7,200	10,000 00
Strathcona Can 1951 4½s.....	15,338 74	15,337	15,336	15,336 74
Stuttgart Ark 1921-34 6s.....	24,440 96	26,210	24,760	24,455 52
Sudbury Ontario 1921-34 5s.....	4,000 00	4,000	3,760	4,000 00
Sulphur Okla 1924 5s.....	20,640 00	20,000	20,000	20,605 39
Sulphur Springs Ark 1921-33 6s.....	1,082 00	1,000	1,080	1,089 70
Sumerton Sch S C 1928 6s.....	26,827 50	25,000	24,500	26,777 50
Sumter Co Ala 1924 5s.....	23,155 00	22,000	23,465	23,134 10
Sunflower Co Miss 1928-33 6s.....	15,358 50	15,000	14,100	15,352 50
Sweetwater Tenn 1938 5s.....	20,973 20	20,000	20,400	20,960 39
Sweetwater Texas 1954 5½s.....	16,000 00	16,000	15,200	16,000 00
Sylacauga Ala 1936 5s.....	24,000 00	24,000	24,000	24,000 00
Sylacauga Ala 1934 5½s.....	8,500 00	8,500	8,160	8,500 00
1930 5s.....				

Tahlequah Okla 1924 5s.....	22,000 00	22,000	22,680	22,000 00
Talladega Ala 1921 6s.....	10,048 00	10,000	10,000	10,024 23
1942 5s.....	24,788 00	25,000	22,750	24,787 83
Tallapoosa Ga 1921-23 6s.....	3,065 20	3,000	3,030	3,054 00
Tampa Perk Fla 1955 5s.....	40,808 00	40,000	28,400	40,794 87
Tampa Fla 1955 5s.....	51,215 00	50,000	48,000	51,195 00
1955 5s.....	10,000 00	10,000	9,600	10,000 00
Tarrant Co Texas 1952 5s.....	20,000 00	20,000	20,000	20,000 00
Tecumseh Okla 1936 6s.....	19,236 54	18,780	19,719	19,226 86
Temple Okla 1937 6s.....	30,000 00	30,000	30,000	30,000 00
Terrell Texas 1950 5s.....	8,000 00	8,000	7,680	8,000 00
Texarkana Texas 1949 5s.....	4,000 00	4,000	3,840	4,000 00
Texhoma Oklahoma 1938 6s.....	10,000 00	10,000	10,600	10,000 00
Tonkawa Oklahoma 1929 5½s.....	25,268 28	27,000	27,000	28,207 68
Toronto Ontario 1925 2½s.....	24,487 58	25,000	22,250	24,490 00
Toronto Harbour Commissioners 1953 4½s.....	25,861 50	30,000	22,500	25,877 10
Trinity County Texas 1933 5s.....	24,206 25	25,000	24,750	24,217 75
Trinity Texas 1930-36 6s.....	5,500 00	5,500	5,500	5,500 00
Tulso Oklahoma 1929 6s.....	2,050 12	2,000	1,980	2,049 73
Tuscaloosa Alabama 1949 5s.....	50,000 00	50,000	47,500	50,000 00
Tuscumbia Alabama 1933 5s.....	10,497 76	10,200	10,408	10,483 08
Tuskegee Alabama 1934 5½s.....	14,296 25	15,000	14,100	14,100 00
Twin Falls Idaho 1931 5½s.....	10,033 80	10,000	10,000	10,000 00
Tyler Texas 1936 5s.....	16,220 80	16,000	15,520	16,206 40
1936 5s.....	1,013 80	1,000	970	1,012 90
1936 5s.....	11,028 40	11,000	10,670	11,023 50
1936 5s.....	2,000 00	2,000	1,940	2,000 00
1925-22 6s.....	8,000 00	8,000	8,310	8,000 00
Valiant Okla 1925 6s.....	27,515 98	26,000	28,160	27,496 82
Van Buren Co Tenn 1923-42 5s.....	47,500 00	47,500	46,675	47,500 00
Vernon Texas 1924 4s.....	17,681 40	19,000	16,780	17,711 48
1950 5s.....	3,987 73	4,000	3,840	3,987 80
1950 5s.....	3,990 79	3,000	2,880	2,990 85
Victor Colo 1929-30 5s.....	11,000 00	11,000	10,890	10,890 00
Victoria County Texas 1954 5s.....	13,857 83	15,000	14,400	13,880 17
Vinita Okla 1929 5s.....	25,161 23	26,000	27,440	26,155 68
Waco Texas 1924 5s.....	54,620 00	50,000	49,000	54,578 33
Wagoner Okla 1926 5s.....	14,355 85	15,000	14,580	14,587 47
Walker County Alabama 1928 6s.....	1,046 73	1,080	1,102	1,048 94
1929 6s.....	696 73	720	742	696 97
1928 6s.....	1,513 98	1,552	1,538	1,513 14
Walker Co Alabama 1927 6s.....	923 31	960	979	935 72
Walla Walla Co Wash 1923 4½s.....	1,000 00	1,000	990	1,000 00
Wallaceburg Ontario 1920-26 4½s.....	17,241 61	17,242	17,242	17,241 61
Walton County Fla 1921 6s.....	27,537 15	25,000	25,000	27,530 08
Washington N C 1935 6s.....	23,080 80	22,000	21,120	23,076 48
Washington Co Ala 1920-26 6s.....	11,806 80	12,000	12,080	11,833 71
Water Valley Mississippi 1927 5s.....	12,000 00	12,000	11,640	12,000 00
Watonga Okla 1925 6s.....	24,138 50	23,000	24,150	24,113 32
1923 6s.....	26,950 55	25,000	27,100	26,940 40
Waurika Oklahoma 1933 6s.....	40,482 00	40,000	41,600	40,450 00
Weatherford Texas 1950 5s.....	5,050 00	5,000	4,800	5,049 17
Weldon N C 1926-29 6s.....	2,095 08	2,000	2,055	2,023 58
Weldon School N C 1920-25 6s.....	2,534 75	2,500	2,520	2,527 71
Wewoka Oklahoma 1934 6s.....	25,766 15	25,000	26,750	25,757 53
Williamson County Texas 1951 5s.....	5,000 00	5,000	4,900	5,000 00
Willmot Arkansas 1920-44 6s.....	28,244 25	25,000	25,000	25,000 00
Winchester Taxing District Tenn 1931 5s.....	4,000 00	4,000	3,920	4,000 00
Windsor Ontario 1923-25 5½s.....	19,322 08	20,000	18,820	19,324 28
Winn Parish Louisiana 1920-28 5s.....	2,992 63	3,000	3,000	2,998 25
1920-28 5s.....	21,269 76	22,000	21,720	21,401 80
Winnfield Louisiana 1923-28 5s.....	20,766 30	22,000	21,525	20,810 38
Winnipeg Manitoba 1926 5s.....	10,000 00	10,000	9,400	10,000 00
1928 4s.....	4,617 60	6,000	5,220	4,622 18
Winona Minn 1923 4s.....	10,298 00	10,000	9,400	10,289 00
Wolf Pitt Township N C 1936 4s.....	5,535 00	5,000	5,050	5,523 50
Womble Schl Dist Ark 1928-46 6s.....	7,107 30	7,000	7,322	7,106 40
Woodlawn Alabama 1927 5s.....	20,669 00	20,000	20,700	20,662 00
1927 5s.....	11,487 80	12,000	11,890	11,502 60
Wood River Illinois 1921-24 5s.....	3,621 22	3,700	3,700	3,646 79
Woodstock Ontario 1943 4½s.....	3,628 13	4,000	3,120	3,700 42
Woodward Oklahoma 1935 6s.....	20,626 40	20,000	21,500	20,676 20
Wynne Arkansas 1921-22 5½s.....	24,000 00	24,000	24,000	24,000 00
Yalabusha County Miss 1930 5s.....	7,000 00	7,000	6,860	7,000 00
Yale Oklahoma 1925-40 6s.....	26,512 30	28,000	16,229	26,480 98
York Nebr 1927 5s.....	3,000 00	3,000	3,000	3,000 00
Youngville Township N C 1953 6s.....	10,276 20	10,000	10,800	10,275 70
Yukon Oklahoma 1925 6s.....	21,221 30	21,900	22,550	21,375 88
Yuma County Ariz 1926 6s.....	12,000 00	12,000	12,000	12,000 00

	Book value	Par value	Market value	Amortised value
United States 4th Liberty 1938 4½s.....	5,000 00	5,000	5,000	5,000 00
Russian Govt 1957 4s.....	79,222 00	80,000	79,222	79,222 00
Prov of Alberta 1924 4½s.....	6,516 18	7,000	6,580	6,568 25
Armada Mich 1921-23 4s.....	5,000 00	5,000	4,960	5,000 00
Ashdown Arkansas 1924-25 6s.....	9,967 15	10,000	10,000	9,962 00
Atascosa County Texas 1921-31 6s.....	17,776 43	18,000	18,540	17,777 67
Brazos County Texas 1963 5s.....	4,363 75	5,000	4,550	4,369 27
1949 5s.....	11,424 40	12,000	11,830	11,428 87
1921-25 6s.....	5,034 00	5,000	5,080	5,027 07
Citronelle Ala 1925 6s.....	15,480 00	15,000	14,700	14,700 00
Corinne Drain Dist No 1 Utah 1930-33 6s..	10,391 28	10,000	10,200	10,378 32
Dimmit County Texas 1925-29 6s.....	8,613 90	8,500	8,625	8,609 49
Duncan Okla 1936 6s.....	10,385 00	10,000	10,700	10,376 60
Dyersburg Tenn 1934 5s.....	5,257 50	5,000	4,800	5,251 50
Fort Worth Texas 1923 6s.....	4,060 40	4,000	4,040	4,058 40
Greenville N C 1923 5s.....	4,608 00	4,500	4,365	4,605 30
Grimes Co Texas 1962 5s.....	5,000 00	5,000	4,800	5,000 00
Homer La 1960 5s.....	40,000 00	40,000	38,400	40,000 00
James Creek Drain System Miss 1923-31 6s	2,500 00	2,500	2,570	2,500 00
1923-27 6s	5,000 00	5,000	5,070	5,000 00
Jefferson Texas 1944 5s.....	9,000 00	9,000	8,730	9,000 00
Las Vegas Nevada 1924-25 6s.....	10,386 50	10,000	10,205	10,374 06
Liberty Co Rd Texas 1951 5s.....	10,000 00	10,000	9,600	10,000 00
Prov of Manitoba 1923 5s.....	7,319 75	8,000	7,780	7,371 63
Montgomery Ala 1944 4½s.....	10,336 00	10,000	9,800	10,331 50
Montevallo Ala 1924 6s.....	10,000 00	10,000	10,100	10,000 00
Nutwood D & L Dist III 1924 6s.....	7,022 12	7,000	7,070	7,020 08
Perry Co Ala 1925 5s.....	3,962 86	4,000	4,080	3,985 74
1925 5s.....	7,967 84	8,000	8,160	7,964 44
Pineville Ky 1923 5s.....	5,000 00	5,000	4,950	5,000 00
St Gregoire le Thaumaturge Que 1947 4½s	21,119 50	25,000	18,750	21,130 00
San Diego Cal 1920-30 4½s.....	10,392 00	10,000	9,750	10,374 50
Prov of Saskatchewan 1933 6s.....	48,771 65	50,000	47,500	48,858 35
School Dist No 29 W Tulsa Okla 1928 6s..	9,021 67	9,000	9,000	9,011 98
Whitewright Texas 1922-25 6s.....	15,236 50	15,000	15,000	15,210 60
Woodlawn Ala 1927-32 5s.....	5,743 68	6,000	5,940	5,751 20
Dom of Can war loan 1925 5s.....	24,363 70	25,000	24,650	24,372 71
United States 2d Lib 1923 4½s.....	48 84	50	44	48 30
Blount Co Ala 1921-23 6s.....	2,988 32	3,000	1,500	1,500 00
Coalgate Okla 1937 6s.....	15,806 55	15,000	15,750	15,796 60
Corpus Christie Texas 1949 5s.....	25,000 00	25,000	24,000	25,000 00
Fayette Co Ala 1923-25 6s.....	9,500 00	9,500	9,500	9,500 00
Fort Towson Okla 1936 6s.....	10,254 20	10,000	10,500	10,250 50
James Creek Dr Sys Miss 1921-26 6s.....	2,100 00	2,100	2,114	2,100 00
Laurinburg N C 1921 5½s.....	20,288 99	19,500	18,720	20,274 40
Marion Co Ala 1923-26 6s.....	17,000 00	17,000	17,290	17,000 00
Nash Co Twp of N Whitakers N C 1942 6s	10,626 00	10,000	10,500	10,618 00
Prov of Ontario 1929 5½s.....	46,633 15	50,000	47,000	46,655 48
Roxoboro Twp N C 1965 5s.....	6,510 00	7,000	6,580	6,512 45
St Petersburg Fla 1940 6s.....	10,666 59	10,000	10,600	10,661 10
St Pierre Jacques Cartier Co Prov of Que				
Canada 1955 6s.....	14,330 96	14,000	13,300	14,330 47
Taylor Co Texas 1950 5s.....	6,000 00	6,000	6,800	6,000 00
Wharton Texas 1953 5s.....	1,995 00	1,995	1,915	1,995 00
Williamston Twp N C 1941 6s.....	13,798 20	13,000	13,780	13,788 05
Kingdom of Denmark 1945 8s.....	1,995 00	2,000	2,000	1,995 12
Province of Saskatchewan 1923 4s.....	7,841 58	8,780	8,322	7,880 01
Province of Manitoba 1923 5s.....	2,744 91	3,000	2,910	2,764 38
<b>Totals</b> .....	<b>\$13,629,458 42</b>	<b>\$13,725,617</b>	<b>\$13,337,154</b>	<b>\$13,656,133 08</b>

THE MACCABEES GREAT CAMP FOR NEW YORK

916 DELAWARE AVENUE, BUFFALO, N. Y.

[Commenced business 1891]

JOHN J. VOLK, Great Commander

Attorney for service of process in the State of New York, JOHN J. VOLK,  
916 Delaware avenue, Buffalo, N. Y.

INCOME		
Membership fees .....	\$1,615 86	
Assessments or premiums .....	87,151 12	
<b>Total</b> .....	<b>\$88,766 98</b>	
Deduct payments returned to applicants and members .....	78 75	
<b>Net amount received from members</b> .....		<b>\$88,688 23</b>
Interest on:		
Bonds .....	\$6,045 96	
Deposits .....	408 01	
Other sources .....	115 19	
		<b>6,569 16</b>
Rents .....		<b>3,025 00</b>
Supreme tent for conducting its business in this State .....		<b>80,172 03</b>
Error of bank .....		<b>100 29</b>
Borrowed money (gross) .....		<b>8,013 06</b>
Gross increase, by adjustment, in book value of ledger assets:		
Bonds .....		<b>107 97</b>
<b>Total Income</b> .....	<b>\$186,675 74</b>	
<b>Ledger Assets December 31, 1919</b> .....	<b>166,940 58</b>	
<b>Total</b> .....		<b>\$353,616 32</b>

DISBURSEMENTS		
Sick and accident claims .....	\$67,715 89	
Other benefits .....	6,360 00	
<b>Total benefits paid</b> .....		<b>\$74,075 89</b>
Commissions and fees to deputies and organizers .....	52,577 44	
Salaries and other compensation of officers and trustees .....	14,423 59	
Salaries and other compensation of office employees .....	10,245 00	
Medical examiners' fees and salaries .....	990 14	
Traveling and other expenses of officers, trustees and committees .....	863 72	
Official badges .....	93 63	
Rent .....	2,400 00	
Advertising, printing and stationery .....	5,239 47	
Postage, express, telegraph and telephone .....	1,390 29	
Lodge supplies .....	137 21	
Official publication .....	2,548 25	
Officers' bonds .....	50 00	
Taxes, repairs, insurance and other expenses on real estate...	2,254 20	



Degree Team expense .....	1,076 67
Miscellaneous, including \$656.75, gas, water, coal and electricity; \$951.51, office expenses .....	2,753 17
Borrowed money repaid (gross) .....	8,013 06
Interest on borrowed money .....	115 19
<b>Total Disbursements .....</b>	<b>\$179,248 82</b>

<b>Balance .....</b>	<b>\$174,369 40</b>
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## LEDGER ASSETS

Book value of real estate .....	\$48,000 00
Book value of bonds .....	109,804 05
Cash in association's office .....	100 00
Deposits in trust companies and banks on interest .....	16,466 35
<b>Total .....</b>	<b>\$174,369 40</b>

## NON-LEDGER ASSETS

Interest due and accrued: Bonds .....	1,852 91
Rents due .....	75 00
Assessments actually collected by subordinate lodges not yet turned over to great lodge .....	7,500 00
Furniture .....	6,000 00
<b>Gross Assets .....</b>	<b>\$189,797 31</b>

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value .....	\$8,245 83
Furniture .....	6,000 00
<b>Total .....</b>	<b>14,245 83</b>
<b>Total Admitted Assets .....</b>	<b>\$175,551 48</b>

## LIABILITIES

Policy or certificate claims:	
Due and unpaid .....	\$1,533 47
Incurred in 1920, not reported until 1921 .....	6,354 52
<b>Total unpaid claims .....</b>	<b>\$7,887 99</b>

## EXHIBIT OF FUNDS

	Sick and accident	Expense	Total
Balance December 31, 1919 .....	\$117,394 38	\$49,546 25	\$166,940 58
<i>Income:</i>			
Membership fees .....		1,615 86	1,615 86
Other assessments .....	65,314 54	21,787 83	87,072 37
Interest and dividends .....	6,609 99	89 17	6,699 16
Other income .....	8,121 32	83,297 03	91,418 35
<b>Totals .....</b>	<b>\$197,340 18</b>	<b>\$186,276 14</b>	<b>\$383,616 32</b>
<i>Disbursements:</i>			
Sick and accident claims .....	\$67,715 89		\$67,715 89
Other benefits .....	6,360 00		6,360 00
Commissions to deputies and organisers .....		\$52,877 44	52,877 44
Salaries, other compensation and traveling expense of officers and employees .....		26,522 45	26,522 45
Rent .....		2,400 00	2,400 00
Advertising, printing, supplies, postage, telegraph, telephone .....		6,766 97	6,766 97
Official publication .....		2,548 25	2,548 25
Taxes and expense on real estate .....		2,254 20	2,254 20
Other disbursements .....		12,101 72	12,101 72
<b>Totals .....</b>	<b>\$74,075 89</b>	<b>\$105,171 03</b>	<b>\$179,246 92</b>
<b>Balance December 31, 1920 .....</b>	<b>\$123,264 29</b>	<b>\$81,105 11</b>	<b>\$174,369 40</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year	
	Number	Amount
Certificates in force December 31, 1919.....	13,877	\$1,212,175
Written in 1920.....	1,365	21,975
<b>Totals</b> .....	<b>15,042</b>	<b>\$1,234,150</b>
Deduct terminated, decreased or transferred in 1920..	663	39,780
<b>Total certificates in force December 31, 1920....</b>	<b>14,379</b>	<b>\$1,194,370</b>
Terminated by death in 1920.....	106	6,360
Terminated by lapse in 1920.....	557	33,420

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1919.....	359	\$12,462
Incurred in 1920.....	2,425	65,593
<b>Totals</b> .....	<b>2,784</b>	<b>\$78,055</b>
Paid in 1920.....	2,710	74,076
Rejected in 1920.....	49	2,446
Claims unpaid December 31, 1920, estimated liability.	25	1,533

## BONDS OWNED

	Book and par value	Market value
City of Elyton Ala funding 1939 6s.....	\$10,000 00	\$10,000
E Rochester N Y 1924-28 4 1/10s.....	3,280 00	3,346
Jasper Ala sewer 1923 6s.....	15,000 00	15,000
Enid Okla Imp 1916-20 6s.....	16,424 05	8,212
United States 3d Ldb 4 1/2s.....	10,000 00	10,000
3d Ldb 4 1/2s.....	25,000 00	25,000
4th Ldb 4 1/2s.....	25,000 00	25,000
Victory 4 1/2s .....	5,000 00	5,000
<b>Totals</b> .....	<b>\$109,804 05</b>	<b>\$101,558</b>

MASONIC MUTUAL LIFE ASSOCIATION OF THE  
DISTRICT OF COLUMBIA

1621 H STREET, WASHINGTON, D. C.

[Commenced business March 3, 1869]

WILLIAM MONTGOMERY, President

J. P. YORT, Secretary

INCOME	
Assessments or premiums.....	\$854,161 02
All other assessments or premiums.....	845,110 95
New policy fee .....	1 00
Net amount received from members.....	\$1,699,272 97
Interest on:	
Mortgage loans .....	\$50,921 75
Collateral loans .....	225 00
Bonds .....	33,330 57
Deposits .....	336 65
Other sources .....	14,950 00
Rents .....	99,763 97
Deputies' balances charged off .....	12,391 63
Policy loans, reinstated policies.....	50 00
Over in cash.....	1,755 44
Suspense, net .....	33 88
Investment expense .....	7,487 48
Borrowed money (gross) .....	4,928 14
	150,000 00
Total Income .....	\$1,975,683 51
Ledger Assets December 31, 1919.....	1,843,945 81
Total .....	\$3,819,629 32
DISBURSEMENTS	
Death claims .....	\$207,901 05
Permanent disability claims .....	44 42
Policy loans and liens charged off by lapse....	25,959 82
Return of savings through reduction of pre- miums .....	40,028 70
Total benefits paid .....	\$273,933 99
Commissions and fees to deputies and organizers.....	469,042 38
Branch office expense allowance .....	57,377 45
Salaries of officers and trustees.....	17,673 37
Salaries and other compensation of committees.....	5,158 20
Salaries of office employees .....	123,902 86
Medical examiners' fees and salaries .....	74,336 69
Traveling and other expenses of officers, trustees and com- mittees .....	3,669 21
Collection and remittance of assessments and dues.....	44,202 87
Insurance department fees .....	999 75
Rent .....	10,166 66
Advertising, printing and stationery .....	41,621 84

Postage, express, telegraph and telephone.....	11,787 20
Legal expenses .....	3,910 52
Furniture and fixtures .....	20,165 04
Taxes, repairs and other expenses on real estate.....	4,404 76
Inspection fees .....	17,915 54
Premium on bonds .....	1,180 27
Agency convention .....	6,516 50
Miscellaneous, including \$200, actuarial fees; \$128.50, National Fraternal Congress and other congress dues.....	3,476 95
Borrowed money repaid (gross).....	150,000 00
Interest on borrowed money .....	3,858 75
Mortgage loans on real estate.....	162 58

**Total Disbursements** ..... **\$1,345,463 38**

**Balance** ..... **\$2,474,165 94**

**LEDGER ASSETS**

Book value of real estate .....	\$123,267 11
Mortgage loans .....	1,101,625 07
Collateral loans .....	5,000 00
Book value of bonds .....	702,131 93
Cash in association's office .....	11,061 30
Deposits in trust companies and banks not on interest.....	95,217 63
Deposits in trust companies and banks on interest.....	18,878 39
War savings stamps .....	1,000 00
Balance due association from reinsurance company.....	6,528 73
Organizers' balances .....	40,914 35
Policy loans, automatic policy loans, disability loans and premium liens secured by reserve .....	361,309 01
Premium notes .....	7,232 42

**Total** ..... **\$2,474,165 94**

**NON-LEDGER ASSETS**

<b>Interest due and accrued:</b>	
Mortgages .....	\$15,794 54
Bonds .....	6,274 97
Collateral loans .....	33 75
Other assets .....	8,590 69
<b>Total</b> .....	<b>30,693 95</b>
Market value of real estate over book value.....	53,630 33
Net due and deferred premiums on all contracts.....	493,973 46
Furniture and fixtures .....	31,678 20

**Gross Assets** ..... **\$3,084,141 88**

**DEDUCT ASSETS NOT ADMITTED**

Book value of bonds over market value.....	\$13,741 93
Furniture and fixtures .....	31,678 20
Premium notes not secured .....	4,051 18
<b>Total</b> .....	<b>49,471 31</b>

**Total Admitted Assets** ..... **\$3,034,670 57**

**LIABILITIES**

<b>Policy or certificate claims:</b>	
Reported, not yet adjusted .....	\$34,629 00
Incurred in 1920, not reported until 1921...	1,000 00
Present value of deferred death claims payable in instalments .....	16,716 30
<b>Total unpaid claims</b> .....	<b>\$52,345 30</b>

Salaries, rents, expenses, commissions, etc., due or accrued...	4,024 73
Interest paid in advance on mortgage loans on real estate....	13 74
Interest paid in advance on policy loans and liens.....	2,067 64
Advance assessments .....	4,267 89
Reserve at 3¼% American Experience Table of mortality on all contracts .....	2,931,805 00
Suspense account—deposits made with application for membership and reinstatement .....	11,616 31
U. S. Treasury department—soldiers and sailors' civil relief act .....	15 41
<b>Total .....</b>	<b>\$3,006,156 02</b>

## EXHIBIT OF FUNDS

	Mortuary and reserve	Suspense	Expense	Total
Balance December 31, 1919.....	\$1,837,479 24	\$4,128 83	\$2,337 74	\$1,843,945 81
<i>Income:</i>				
Assessments during first months of membership of which all or an extra per cent is used for expense.....			854,161 09	854,161 02
Other assessments.....	760,780 66		84,330 29	845,110 95
Other payments by members.....			1 00	1 00
Interest and dividends.....	99,763 97			99,763 97
Other income.....	164,320 95	7,487 48	4,928 14	176,646 57
<b>Totals.....</b>	<b>\$2,862,254 82</b>	<b>\$11,616 31</b>	<b>\$945,758 19</b>	<b>\$3,319,629 32</b>
<i>Disbursements:</i>				
Death claims.....	\$307,901 05			\$307,901 05
Disability claims.....	44 42			44 42
Other benefits.....	65,988 52			65,988 52
Commissions to deputies and organizers.....			\$469,042 38	469,042 38
Salaries, other compensation and traveling expense of officers and employees.....			282,117 78	282,117 78
Collection and remittance of assessments and dues..			44,202 87	44,202 87
Insurance department fees.....			999 75	999 75
Rent.....			10,166 66	10,166 66
Advertising, printing, supplies, postage, telegraph, telephone.....			53,409 04	53,409 04
Legal expenses.....			3,910 52	3,910 52
Taxes and expense on real estate.....	4,404 76			4,404 76
Other disbursements.....	153,858 75		49,416 88	203,275 63
<b>Totals.....</b>	<b>\$432,197 50</b>		<b>\$913,265 88</b>	<b>\$1,345,463 38</b>
Balance December 31, 1920.....	<b>\$2,430,057 32</b>	<b>\$11,616 31</b>	<b>\$32,492 31</b>	<b>\$2,474,166 94</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	22,577	\$37,657,924	73	\$122,500
Written in 1920.....	19,332	39,719,500	11	22,500
Revived in 1920.....	553	1,113,250		
Increased in 1920.....		9,000		5,000
<b>Totals .....</b>	<b>42,462</b>	<b>\$78,499,674</b>	<b>84</b>	<b>\$150,000</b>
Deduct terminated, decreased or transferred in 1920.....	3,415	7,402,129	5	9,000
<b>Total certificates in force December 31, 1920....</b>	<b>39,047</b>	<b>\$71,097,545</b>	<b>79</b>	<b>\$141,000</b>
Terminated by death in 1920.....	135	236,095		
Terminated by lapse in 1920.....	3,280	7,010,500	5	9,000
Decreased in 1920.....		155,534		

Received in 1920 from members in New York:

Mortuary and reserve .....	\$3,178 09
Expense .....	332 75
<b>Total .....</b>	<b>\$3,510 84</b>

**EXHIBIT OF DEATH CLAIMS**

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	20	\$31,700	.....	.....
Incurred in 1920 .....	137	239,267	.....	.....
Interest addition account of instalment claims .....	.....	679	.....	.....
<b>Totals .....</b>	<b>157</b>	<b>\$271,646</b>	.....	.....
<b>Paid in 1920 .....</b>	<b>122</b>	<b>214,901</b>	.....	.....
<b>Balance .....</b>	<b>35</b>	<b>\$56,745</b>	.....	.....
Saved by compromising or scaling down in 1920 .....	.....	400	.....	.....
Rejected in 1920 .....	1	5,000	.....	.....
<b>Claims unpaid December 31, 1920 .....</b>	<b>34</b>	<b>51,345</b>	.....	.....

**EXHIBIT OF PERMANENT DISABILITY CLAIMS**

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920 .....	2	\$44	.....	.....
<b>Paid in 1920 .....</b>	<b>2</b>	<b>44</b>	.....	.....

**GENERAL INTERROGATORIES**

Assessments collected from organization of association: Mortuary (incomplete record) .....	.....
Losses and claims paid from organization of association:	
Death .....	\$2,045,033
Disability .....	44

**DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS**

State	Par value of deposit
North Carolina .....	\$5,000

**MORTGAGES OWNED CLASSIFIED BY STATES**

State	Amount of principal unpaid
District of Columbia .....	\$771,609
North Carolina .....	71,454
Louisiana .....	15,711
Alabama .....	36,056
Virginia .....	43,782
South Carolina .....	6,500
West Virginia .....	102,764
Maryland .....	22,028
Missouri .....	20,721
Florida .....	11,000
<b>Total .....</b>	<b>\$1,101,625</b>

## BONDS OWNED

	Book value	Par value	Market value
United States 1st Lib 1937 3½s.....	\$10,000 00	\$10,000	\$10,000
2d Lib 1942 4¼s.....	10,000 00	10,000	10,000
3d Lib 1928 4¼s.....	75,000 00	75,000	75,000
4th Lib 1938 4¼s.....	125,000 00	125,000	125,000
Victory Lib 1923 4¼s.....	100,000 00	100,000	100,000
City of Tampa Fla public imp 1962 5s.....	5,050 00	5,000	4,800
Southern Ry Va 1st cons mtg 1894 5s.....	5,127 50	5,000	4,600
Cleveland Ry Ohio 1st mtg 1921 5s.....	5,125 00	5,000	4,450
Omaha Council Bluffs Street Ry Neb 1st cons m 1928 5s	4,850 00	5,000	3,950
Interborough Rpd Transit Co N Y 1st & rfdg m 1906 5s	9,875 00	10,000	6,300
Alabama Great Southern R R 1st cons mtg 1943 5s.....	9,900 00	10,000	9,100
Potomac Electric Power Co Wash D C 1929 5s.....	10,850 00	10,000	8,900
Detroit Edison Co New York 1st mtg 1933 5s.....	24,400 00	25,000	23,500
Chesapeake & Potomac Telep Co of Va 1st m 1943 5s....	9,725 00	10,000	8,900
Cleveland Elec Illum Co Ohio 1st mtg 1889 5s.....	41,775 00	45,000	29,120
Minneap Gas Light Co 1st gen mtg 1930 5s.....	2,745 00	2,000	1,800
Nashville Chatt & St Louis Ry Tenn 1st cons m 1928 5s	24,680 55	25,000	24,250
Illinois Central R R 1924 5¼s.....	9,737 50	10,000	9,400
Hocking Valley Ry N Y secured 1924 6s.....	9,825 00	10,000	9,600
Govt of the Dominion of Canada Montreal 1929 5¼s.....	38,783 88	40,000	35,800
Clev Cin Chic & St L Ry ser A rfdg & imp m Ohio & Indiana 1929 6s.....	19,600 00	20,000	18,400
Brooklyn Union Gas Co 1st cons mtg 1945 5s.....	24,300 00	40,000	34,400
Duquesne Light Co 1st mtg & coll tr ser A Pa 1949 6s..	30,000 00	30,000	28,500
N Y C R R equip trust cifs 1930 7s.....	1,890 00	2,000	2,000
1922 7s.....	25,000 00	25,000	26,000
1923 7s.....	25,000 00	25,000	26,000
1924 7s.....	8,955 00	9,000	8,200
Pa R R secured 1930 7s.....	24,927 50	25,000	24,250
Totals .....	\$702,131 88	\$714,000	\$628,290

## MODERN WOODMEN OF AMERICA

15TH STREET AND 3RD AVENUE, ROCK ISLAND, ILL.

[Commenced business 1888]

A. R. TALBOT, President

J. G. RAY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

### INCOME

Assessments or premiums .....	\$23,441,427 10	
Dues and per capita tax.....	1,944,896 09	
Other payments by members.....	15,530 50	
<b>Total .....</b>	<b>\$25,401,853 69</b>	
Deduct payments returned to applicants and members .....	3,226 37	
<b>Net amount received from members.....</b>	<b>\$25,398,627 32</b>	
<b>Interest on:</b>		
Mortgage loans .....	\$37,587 73	
Bonds .....	315,036 79	
Deposits .....	106,366 90	
Other sources .....	140 00	
		459,131 42
Rents .....		13,650 00
Sale of lodge supplies.....		63,478 27
Advertising official paper .....		153,523 65
Head clerk's fund .....		459 33
Expense State camps .....		16 10
Refund on 70-year benefits .....		930 00
Gross profit on sale or maturity of ledger assets: Real estate.....		4,577 10
Gross increase, by adjustment, in book value of ledger assets:		
Bonds .....		13,051 45
<b>Total Income .....</b>	<b>\$26,107,444 64</b>	
<b>Ledger Assets December 31, 1919.....</b>	<b>12,846,170 20</b>	
<b>Total .....</b>	<b>\$38,953,614 84</b>	

### DISBURSEMENTS

Death claims .....	\$17,185,213 93
Seventy-year benefits .....	132,530 15
<b>Total benefits paid .....</b>	<b>\$17,317,744 08</b>
Salaries of deputies and organizers.....	677,870 03
Salaries and other compensation of officers and trustees.....	66,500 00
Salaries and other compensation of committees .....	10,500 00
Salaries and other compensation of office employees .....	206,732 99
Medical examiners' fees and salaries.....	27,278 44
Traveling and other expenses of officers, trustees and committees .....	20,853 37
Insurance department fees .....	5,824 63
Rent .....	16,600 00
Advertising, printing and stationery.....	22,562 73



Postage, express, telegraph and telephone.....	21,070 89
Lodge supplies .....	49,292 40
Official publication .....	394,553 57
Expense of supreme lodge meeting .....	2,073 36
Legal expenses .....	43,600 60
Furniture and fixtures .....	7,685 92
Taxes, repairs and other expenses on real estate.....	16,016 82
Sanatorium chattel .....	25,772 09
Sanatorium maintenance and operation .....	307,546 76
Miscellaneous, including \$25,214.79, expense head consul's office; \$46,637.64, expense lectures; \$29,180.34, expense inspectors; \$5,190.77, foresters; \$10,289.67, prizes and free supplies; \$68,988.87, office supplies; \$16,182.11, surety bonds; \$5,950.44, investigating claims; \$5,000, salary editor; \$14,002.71, expense advertising official paper; \$18,759.85, head camp committees; audit, \$6,503.99; class adoptions, \$5,680.56; motion picture department, \$8,532.39; paper stock and material, \$3,623.17; expense head banker's office, \$5,181.64; expense, publication building, \$19,921.89; Fraternal Congresses, \$625.72; expense head office, \$7,099.41; interest contested claims, \$2,850.78; expense investments, \$6,148.99; light, fuel and water meter, \$6,927.15; expense local camps, \$3,528.76; insurance premium, \$7,866.25.....	331,128 72
Gross decrease, by adjustment, in book value of ledger assets:	
Bonds .....	490 03

**Total Disbursements .....** **\$19,571,497 43**

**Balance .....** **\$19,382,117 41**

**LEDGER ASSETS**

Book value of real estate .....	\$1,527,558 45
Mortgage loans .....	1,299,575 00
Book value of bonds .....	13,288,878 70
Deposits in trust companies and banks on interest.....	3,266,105 26

**Total .....** **\$19,382,117 41**

**NON-LEDGER ASSETS**

Interest due and accrued:	
Mortgages .....	\$34,964 89
Bonds .....	156,374 04
Other assets .....	24,109 16
<b>Total .....</b>	<b>215,448 09</b>
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	1,930,000 00
Inventories: Lodge, office and utility supplies, \$17,816.12; furniture, \$109,857.51; library, \$17,721.14; sanatorium chattel, \$185,548.87; printing plant, \$174,446.18.....	505,389 82

**Gross Assets .....** **\$22,082,955 32**

**DEDUCT ASSETS NOT ADMITTED**

Inventories as above.....	\$505,389 82
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**Total Admitted Assets .....** **\$21,577,565 50**

**LIABILITIES**

Policy or certificate claims:	
Due and unpaid.....	\$250,245 15
Resisted .....	187,000 00

Reported, not yet adjusted..... 1,391,000 00  
 Incurred in 1920 not reported until 1921... 454,500 00

Total unpaid claims..... \$2,282,745 15  
 Salaries, rents, expenses, commissions, etc., due or accrued... 96,730 00  
**Total** ..... **\$2,379,475 15**

## EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance December 31, 1919.....	\$10,787,791 43	\$2,058,378 77	\$12,846,170 20
<i>Income:</i>			
Other assessments.....	23,441,427 10		23,441,427 10
Dues and per capita tax.....		1,941,689 72	1,941,689 72
Other payments by members.....		15,530 50	15,530 50
Interest and dividends.....	441,689 74	17,441 68	459,131 42
Other income.....	18,558 55	231,127 35	249,685 90
<b>Totals</b> .....	<b>\$34,689,466 82</b>	<b>\$4,264,148 02</b>	<b>\$38,953,614 84</b>
<i>Disbursements:</i>			
Death claims.....	\$17,185,213 93		\$17,185,213 93
Other benefits.....	132,530 15		132,530 15
Salaries, other compensation and traveling expense of officers and employees.....		1,009,534 83	1,009,534 83
Insurance department fees.....		5,824 63	5,824 63
Rent.....		16,600 00	16,600 00
Advertising, printing, supplies, postage, telegraph, telephone.....		92,926 02	92,926 02
Official publication.....		394,553 57	394,553 57
Supreme lodge meeting.....		2,073 36	2,073 36
Legal expenses.....		43,600 60	43,600 60
Taxes and expense on real estate.....		16,016 82	16,016 82
Other disbursements.....	490 03	672,133 49	672,623 52
<b>Totals</b> .....	<b>\$17,318,234 11</b>	<b>\$2,253,263 32</b>	<b>\$19,571,497 43</b>
Balance before transfers.....	\$17,371,232 71	\$2,010,884 70	\$19,382,117 41
Increase by transfers.....		2,474 20	2,474 20
<b>Balance</b> .....	<b>\$17,371,232 71</b>	<b>\$2,013,358 90</b>	<b>\$19,384,591 61</b>
Decrease by transfers.....	2,474 20		2,474 20
<b>Balance December 31, 1920</b> .....	<b>\$17,368,758 51</b>	<b>\$2,013,358 90</b>	<b>\$19,382,117 41</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	1,054,131	\$1,627,088,500	28,932	\$34,492,500
Written in 1920.....	75,743	93,797,500	1,710	1,740,000
Received by transfer in 1920.....			278	342,500
Increased in 1920.....		2,954,500		76,000
<b>Totals</b> .....	<b>1,129,874</b>	<b>\$1,723,840,500</b>	<b>28,920</b>	<b>\$36,651,000</b>
Deduct terminated, decreased or transferred in 1920....	70,530	96,169,500	1,734	2,036,500
<b>Total certificates in force</b>				
December 31, 1920....	1,059,344	\$1,627,671,000	27,186	\$34,614,500
Terminated by death in 1920.....	10,094	17,130,500	250	349,000
Terminated by lapse in 1920.....	60,163	76,289,000	1,210	1,303,500
Transferred in 1920.....			273	325,000
Terminated by 70 years' benefits in 1920.....	273	532,000	1	2,000
Decreased in 1920.....		2,218,000		57,000

## Received in 1920 from members in New York:

Mortuary .....	\$511,761 85
Expense .....	50,807 48
<b>Total .....</b>	<b>\$562,569 33</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	1,504	\$2,516,698	44	\$53,700
Incurred in 1920.....	10,051	17,070,500	256	355,000
Reinstated in 1920.....	1	2,000	.....	.....
<b>Totals .....</b>	<b>11,556</b>	<b>\$19,589,198</b>	<b>300</b>	<b>\$408,700</b>
Paid in 1920.....	10,145	17,185,214	258	356,489
<b>Balance .....</b>	<b>1,411</b>	<b>\$2,403,984</b>	<b>42</b>	<b>\$52,211</b>
Saved by compromising or scaling down in 1920.....	.....	52,124	.....	1,511
Rejected in 1920.....	55	69,115	1	500
Claims unpaid December 31, 1920 .....	1,356	2,282,745	41	50,200

## EXHIBIT OF SEVENTY-YEAR BENEFITS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920.....	273	\$532,000	1	\$2,000
Paid in 1920.....	273	132,530	1	496
<b>Balance .....</b>	<b>.....</b>	<b>\$399,470</b>	<b>.....</b>	<b>\$1,504</b>
Saved by compromising or scaling down in 1920.....	.....	399,470	.....	1,504

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$254,200,062
Losses and claims paid from organization of association:	
Death .....	239,669,215
Seventy years' withdrawals.....	534,418

## DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

State	Par value of deposit
North Carolina .....	\$5,000
Manitoba, Canada .....	10,000
Alberta, Canada .....	11,000
Saskatchewan, Canada .....	10,000
<b>Total .....</b>	<b>\$36,000</b>

MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Illinois .....	\$114,100
Iowa .....	260,400
Kansas .....	54,225
Minnesota .....	157,600
Missouri .....	327,900
Nebraska .....	82,500
Oklahoma .....	57,400
South Dakota .....	245,450
<b>Total .....</b>	<b>\$1,299,575</b>

BONDS OWNED

		Book and amortized value	Par value	Market value
United States	1st Lib conv 1947 4½s.....	\$112,500 00	\$112,500	\$112,500
	2d Lib conv 1942 4½s.....	105,000 00	105,000	105,000
	1942 4½s.....	50,000 00	50,000	50,000
	1942 4½s.....	90,000 00	90,000	90,000
	1942 4½s.....	25,000 00	25,000	25,000
	1942 4½s.....	50,000 00	50,000	50,000
	1942 4½s.....	90,000 00	90,000	90,000
	1942 4½s.....	25,000 00	25,000	25,000
	1942 4½s.....	50,000 00	50,000	50,000
	1942 4½s.....	80,000 00	80,000	80,000
	1942 4½s.....	80,000 00	80,000	80,000
	1942 4½s.....	46,610 50	50,000	46,500
	1942 4½s.....	100 00	100	100
	1942 4½s.....	186,442 00	200,000	186,000
	1942 4½s.....	74,576 80	80,000	74,400
	1942 4½s.....	98,221 00	100,000	98,000
	1942 4½s.....	141,508 17	150,000	141,000
	1942 4½s.....	189,580 88	200,000	188,000
	1942 4½s.....	7,582 16	8,000	7,520
	1942 4½s.....	225,223 30	260,000	223,500
	1942 4½s.....	12,203 22	13,000	12,090
	1942 4½s.....	22,509 73	25,000	22,260
	1942 4½s.....	297,506 14	320,000	297,400
	1942 4½s.....	92,971 18	100,000	92,000
	1942 4½s.....	27,012 45	40,000	26,800
	3d Lib 1928 4½s.....	50 00	50	50
	1928 4½s.....	20,000 00	20,000	20,000
	1928 4½s.....	45,000 00	45,000	45,000
	1928 4½s.....	25,000 00	25,000	25,000
	1928 4½s.....	50,000 00	50,000	50,000
	1928 4½s.....	80,000 00	80,000	80,000
	1928 4½s.....	50,000 00	50,000	50,000
	1928 4½s.....	30,000 00	30,000	30,000
	1928 4½s.....	50,000 00	50,000	50,000
	1928 4½s.....	10,000 00	10,000	10,000
	1928 4½s.....	15,000 00	15,000	15,000
	1928 4½s.....	15,000 00	15,000	15,000
	1928 4½s.....	10,000 00	10,000	10,000
	1928 4½s.....	100 00	100	100
	1928 4½s.....	95,422 00	100,000	95,000
	1928 4½s.....	89,973 74	100,000	90,000
	1928 4½s.....	91,093 62	100,000	91,000
	1928 4½s.....	91,091 52	100,000	91,000
	1928 4½s.....	25,697 97	25,000	25,480
	1928 4½s.....	91,140 25	100,000	91,000
	1928 4½s.....	65,312 22	72,000	64,800
	1928 4½s.....	90,826 22	100,000	91,000
	1928 4½s.....	179,717 45	200,000	180,000
	1928 4½s.....	82,159 26	100,000	82,000
	1928 4½s.....	89,256 95	100,000	89,000
	1928 4½s.....	221,506 25	250,000	222,500
	1928 4½s.....	221,206 25	250,000	222,500
	1928 4½s.....	44,261 25	50,000	44,500
	1928 4½s.....	188,508 75	180,000	183,500
	1928 4½s.....	88,922 50	100,000	89,000
	1928 4½s.....	220,666 00	250,000	220,000
	1928 4½s.....	220,562 00	250,000	220,000
	1928 4½s.....	88,218 40	100,000	88,000
	1928 4½s.....	220,760 00	250,000	220,000
	1928 4½s.....	191,246 80	215,000	191,260
	1928 4½s.....	87,964 00	95,000	87,880

		Book and amortized value	Par value	Market value
United States 4th Lib	1938 4 1/2 s	120,000 00	120,000	120,000
	1938 4 1/2 s	60,000 00	60,000	60,000
	1938 4 1/2 s	110,000 00	110,000	110,000
	1938 4 1/2 s	110,000 00	110,000	110,000
	1938 4 1/2 s	110,000 00	110,000	110,000
	1938 4 1/2 s	110,000 00	110,000	110,000
	1938 4 1/2 s	75,000 00	75,000	75,000
	1938 4 1/2 s	35,000 00	35,000	35,000
	1938 4 1/2 s	20,000 00	20,000	20,000
	1938 4 1/2 s	15,000 00	15,000	15,000
	1938 4 1/2 s	20,000 00	20,000	20,000
	1938 4 1/2 s	22,500 00	22,500	22,500
	1938 4 1/2 s	22,500 00	22,500	22,500
	1938 4 1/2 s	10,000 00	10,000	10,000
	1938 4 1/2 s	6,000 00	6,000	6,000
	1938 4 1/2 s	1,000 00	1,000	1,000
	1938 4 1/2 s	5,000 00	5,000	5,000
	1938 4 1/2 s	5,000 00	5,000	5,000
	1938 4 1/2 s	1,000 00	1,000	1,000
	1938 4 1/2 s	1,000 00	1,000	1,000
	1938 4 1/2 s	1,000 00	1,000	1,000
	1938 4 1/2 s	1,000 00	1,000	1,000
	1938 4 1/2 s	11,000 00	11,000	11,000
	1938 4 1/2 s	1,000 00	1,000	1,000
	1938 4 1/2 s	5,000 00	5,000	5,000
	1938 4 1/2 s	1,000 00	1,000	1,000
	1938 4 1/2 s	10,000 00	10,000	10,000
	1938 4 1/2 s	1,000 00	1,000	1,000
	1938 4 1/2 s	100 00	100	100
	1938 4 1/2 s	141,302 22	150,000	141,000
	1938 4 1/2 s	188,618 40	200,000	198,000
	1938 4 1/2 s	28,523 69	35,000	28,500
	1938 4 1/2 s	94,222 12	100,000	94,000
	1938 4 1/2 s	7,554 68	8,000	7,530
	1938 4 1/2 s	9,443 25	10,000	9,400
	1938 4 1/2 s	141,373 84	150,000	141,000
	1938 4 1/2 s	93,995 00	100,000	94,000
	1938 4 1/2 s	354,179 38	377,000	354,300
	1938 4 1/2 s	93,887 00	100,000	94,000
	1938 4 1/2 s	93,620 75	100,000	93,000
	1938 4 1/2 s	9,286 21	10,000	9,300
	1938 4 1/2 s	18,711 06	20,000	18,000
	1938 4 1/2 s	38,252 97	41,000	38,130
	1938 4 1/2 s	189,995 15	150,000	189,500
	1938 4 1/2 s	167,576 06	180,000	167,400
	1938 4 1/2 s	29,826 86	32,000	29,780
	1938 4 1/2 s	186,417 86	200,000	186,000
	1938 4 1/2 s	92,950 00	100,000	92,000
	1938 4 1/2 s	46,431 68	50,000	46,500
	1938 4 1/2 s	63,373 73	68,000	66,640
	1938 4 1/2 s	93,009 38	100,000	93,000
	1938 4 1/2 s	371,298 12	400,000	372,000
	1938 4 1/2 s	46,655 62	50,000	46,500
	1938 4 1/2 s	147,798 23	180,000	147,300
	1938 4 1/2 s	189,071 60	150,000	189,000
	1938 4 1/2 s	46,309 96	50,000	46,000
	1938 4 1/2 s	92,211 94	100,000	92,000
	1938 4 1/2 s	171,261 65	200,000	172,000
Victory Lib	1923 4 1/2 s	35,000 00	35,000	35,000
	1923 4 1/2 s	10,000 00	10,000	10,000
	1923 4 1/2 s	25,000 00	25,000	25,000
	1923 4 1/2 s	30,000 00	30,000	30,000
	1923 4 1/2 s	25,000 00	25,000	25,000
	1923 4 1/2 s	25,000 00	25,000	25,000
	1923 4 1/2 s	25,000 00	25,000	25,000
	1923 4 1/2 s	25,000 00	25,000	25,000
	1923 4 1/2 s	5,000 00	5,000	5,000
	1923 4 1/2 s	25,000 00	25,000	25,000
	1923 4 1/2 s	20,000 00	20,000	20,000
U S Soldiers & Sailors Civil Relief Insurance	1928 3 1/2 s	2,900 00	2,900	2,900
Adams & Arapahoe Co's Colo S D bldg	1950 6 s	15,500 00	15,500	14,120
Ashland Neb school bldg	1921 6 s	5,100 69	5,000	5,100
	1922 6 s	5,107 13	5,000	5,107
	1923 6 s	5,113 20	5,000	5,113
	1924 6 s	5,118 95	5,000	5,118
	1925 6 s	5,124 40	5,000	5,124
	1926 6 s	5,129 53	5,000	5,129

Ashland Neb school bldg	1937 6s.....	5,134 43	5,000	5,134
	1938 6s.....	5,138 92	5,000	5,138
	1939 6s.....	5,143 24	5,000	5,143
	1940 6s.....	5,147 33	5,000	5,147
	1941 6s.....	5,151 19	5,000	5,151
	1942 6s.....	5,154 84	5,000	5,154
	1943 6s.....	5,158 29	5,000	5,158
	1944 6s.....	5,161 55	5,000	5,161
	1945 6s.....	5,164 62	5,000	5,164
	1946 6s.....	5,167 53	5,000	5,167
	1947 6s.....	5,170 23	5,000	5,170
	1948 6s.....	5,172 88	5,000	5,172
	1949 6s.....	5,175 33	5,000	5,175
	1950 6s.....	5,177 65	5,000	5,177
Atchison Kansas internal imp	1921 5s.....	5,552 40	5,500	5,552
	1922 5s.....	5,504 34	5,500	5,504
	1923 5s.....	5,491 26	5,500	5,491
	1924 5s.....	5,457 20	5,500	5,457
	1925 5s.....	5,424 72	5,500	5,424
	1926 5s.....	5,394 43	5,500	5,394
	1927 5s.....	5,365 92	5,500	5,365
	1928 5s.....	5,337 92	5,500	5,337
	1929 5s.....	5,312 72	5,500	5,312
	1930 5s.....	5,288 08	5,500	5,288
Avery Co N C road 1945 5 1/2s..		48,681 00	45,000	45,000
Beadle Co S D courthouse	1925 6s.....	61,170 00	60,000	61,170
	1930 6s.....	71,965 00	70,000	71,965
	1935 6s.....	101,950 00	100,000	101,950
	1940 6s.....	122,840 00	120,000	122,840
Blair Neb paving 1940 6s.....		48,000 00	48,000	48,000
Bogalusa School Dist Washington Parish La	1921 5s.....	4,942 50	5,000	5,000
	1922 5s.....	4,898 00	5,000	4,950
	1923 5s.....	5,748 80	6,000	5,940
	1925 5s.....	5,694 60	6,000	5,940
	1926 5s.....	5,642 80	6,000	5,880
	1927 5s.....	1,965 40	2,000	1,960
	1928 5s.....	6,476 40	7,000	6,860
	1929 5s.....	7,392 30	8,000	7,760
	1931 5s.....	8,147 70	9,000	8,730
	1932 5s.....	7,198 00	8,000	7,700
	1933 5s.....	7,152 00	8,000	7,700
	1934 5s.....	7,110 40	8,000	7,690
	1935 5s.....	3,535 80	4,000	3,840
	1936 5s.....	4,396 50	5,000	4,800
	1937 5s.....	3,750 00	10,000	9,600
	1938 5s.....	9,579 90	11,000	10,560
	1939 5s.....	10,405 20	12,000	11,530
Bruceville Texas independent school dist bldg 1961 5s..		5,000 00	5,000	4,700
Canton Ohio school	1920 6s.....	36,492 20	36,000	36,492
	1921 6s.....	46,690 00	46,000	46,690
	1922 6s.....	46,749 30	46,000	46,749
	1923 6s.....	46,808 60	46,000	46,808
	1924 6s.....	37,691 90	37,000	37,691
Caswell Co N C road	1922 6s.....	1,983 20	2,000	2,040
	1929 6s.....	1,998 80	2,000	2,040
	1930 6s.....	1,985 90	2,000	2,040
	1931 6s.....	3,989 20	4,000	4,080
	1932 6s.....	1,983 60	2,000	2,040
	1933 6s.....	1,982 60	2,000	2,040
	1934 6s.....	1,981 80	2,000	2,040
	1935 6s.....	1,981 00	2,000	2,040
	1936 6s.....	1,980 30	2,000	2,060
	1937 6s.....	3,958 80	4,000	4,120
	1938 6s.....	3,957 30	4,000	4,120
	1939 6s.....	3,956 00	4,000	4,120
	1940 6s.....	3,954 80	4,000	4,120
	1941 6s.....	3,953 80	4,000	4,120
	1942 6s.....	3,952 40	4,000	4,120
	1943 6s.....	3,951 30	4,000	4,120
	1944 6s.....	3,950 40	4,000	4,120
	1945 6s.....	3,948 60	4,000	4,120
	1946 6s.....	3,948 40	4,000	4,120
	1947 6s.....	4,934 50	5,000	5,150
	1948 6s.....	4,933 50	5,000	5,150
	1949 6s.....	5,000 00	5,000	5,000
	1950 6s.....	5,000 00	5,000	5,000
Clarendon Texas independent school dist	1921 5s.....	629 49	625	625
	1922 5s.....	627 92	625	618
	1923 5s.....	629 28	625	618
	1924 5s.....	630 53	625	612
	1925 5s.....	631 81	625	612

	Book and amortised value	Par value	Market value
Ciarendon Texas independent school dist 1928 Es.....	632 99	625	613
1927 Es.....	634 13	625	606
1928 Es.....	635 30	625	606
1929 Es.....	636 23	625	606
1930 Es.....	637 21	625	600
1931 Es.....	638 15	625	600
1932 Es.....	639 04	625	600
1933 Es.....	639 90	625	600
1934 Es.....	640 72	625	593
1935 Es.....	641 49	625	593
1936 Es.....	642 24	625	588
1937 Es.....	643 96	625	593
1938 Es.....	643 63	625	587
1939 Es.....	644 23	625	587
1940 Es.....	644 89	625	587
1941 Es.....	645 43	625	587
1942 Es.....	646 04	625	587
1943 Es.....	646 58	625	587
1944 Es.....	647 09	625	581
1945 Es.....	647 58	625	581
1946 Es.....	648 06	625	581
1947 Es.....	648 50	625	581
1948 Es.....	648 98	625	581
1949 Es.....	649 33	625	581
1950 Es.....	649 73	625	581
1951 Es.....	650 09	625	581
1952 Es.....	650 44	625	581
1953 Es.....	650 78	625	576
Cleveland Heights Ohio school ser 22 1932 Es.....	5,081 00	5,000	5,081
1933 Es.....	13,313 30	13,000	13,313
1934 Es.....	18,334 80	18,000	18,334
23 1933 Es.....	29,504 60	29,000	29,504
1934 Es.....	29,539 49	29,000	29,539
Community H S D No 303 Hancock Schuyler Adams Cos Ill 1925 5/8s.....	3,046 59	3,000	3,062
Community H S D No 303 Hancock Schuyler Adams Cos Ill 1926 5/8s.....	3,057 89	3,000	3,064
Community H S D No 303 Hancock Schuyler Adams Cos Ill 1927 5/8s.....	3,068 69	3,000	3,074
Community H S D No 303 Hancock Schuyler Adams Cos Ill 1928 5/8s.....	3,078 97	3,000	3,084
Community H S D No 303 Hancock Schuyler Adams Cos Ill 1929 5/8s.....	4,118 43	4,000	4,126
Community H S D No 303 Hancock Schuyler Adams Cos Ill 1930 5/8s.....	4,130 85	4,000	4,133
Community H S D No 303 Hancock Schuyler Adams Cos Ill 1931 5/8s.....	4,142 88	4,000	4,149
Community H S D No 303 Hancock Schuyler Adams Cos Ill 1932 5/8s.....	4,154 22	4,000	4,161
Community H S D No 303 Hancock Schuyler Adams Cos Ill 1933 5/8s.....	6,247 70	6,000	6,257
Community H S D No 303 Hancock Schuyler Adams Cos Ill 1934 5/8s.....	6,264 64	6,000	6,272
Community H S D No 303 Hancock Schuyler Adams Cos Ill 1935 5/8s.....	1,046 30	1,000	1,047
Community H S D No 303 Hancock Schuyler Adams Cos Ill 1936 5/8s.....	1,048 65	1,000	1,050
Community H S D No 303 Hancock Schuyler Adams Cos Ill 1937 5/8s.....	7,356 15	7,000	7,365
Community H S D No 303 Hancock Schuyler Adams Cos Ill 1938 5/8s.....	7,370 96	7,000	7,380
Community H S D No 303 Hancock Schuyler Adams Cos Ill 1939 5/8s.....	7,385 15	7,000	7,393
Community H S D No 303 Hancock Schuyler Adams Cos Ill 1940 5/8s.....	7,398 59	7,000	7,406
Crawford Co Iowa funding 1922 4/8s.....	1,008 70	1,000	1,000
Cresbard Ind Con S D No 2 Faulk Co S D bldg 1931 7s..	10,384 50	10,000	10,384
1932 7s..	10,408 90	10,000	10,408
1933 7s..	10,430 70	10,000	10,430
1934 7s..	5,235 85	5,000	5,235
1935 7s..	3,141 29	3,000	3,141
1939 7s..	10,489 80	10,000	10,489
Del Rio Texas independent school dist 1949 Es.....	20,000 00	20,000	19,300
Delta Co Texas road series B 1921 Es.....	15,922 34	16,000	16,000
1923 Es.....	15,773 71	16,000	15,840
1925 Es.....	15,633 63	16,000	15,840
1924 Es.....	15,501 53	16,000	15,840
1926 Es.....	16,333 17	17,000	18,330

Delta Co Texas road series	1926 5s.....	16,313 53	17,000	16,000
	1927 5s.....	16,096 03	17,000	16,000
	1928 5s.....	15,965 27	17,000	16,000
	1929 5s.....	15,880 87	17,000	16,490
	1930 5s.....	15,783 47	17,000	16,490
	1931 5s.....	15,689 73	17,000	16,490
	1932 5s.....	15,602 29	17,000	16,490
	1933 5s.....	15,519 88	17,000	16,490
	1934 5s.....	15,442 21	17,000	16,380
	1935 5s.....	14,464 83	16,000	15,360
	1936 5s.....	14,399 97	16,000	15,360
	1937 5s.....	14,335 84	16,000	15,360
	1938 5s.....	14,281 02	16,000	15,360
	1939 5s.....	14,226 53	16,000	15,360
	1940 5s.....	15,061 30	17,000	16,320
	1941 5s.....	15,009 95	17,000	16,150
	1942 5s.....	14,961 53	17,000	16,150
	1943 5s.....	14,915 90	17,000	16,150
	1944 5s.....	14,872 89	17,000	16,150
	1945 5s.....	14,832 35	17,000	16,150
	1946 5s.....	14,794 15	17,000	16,150
	1947 5s.....	14,758 13	17,000	16,150
	1948 5s.....	14,724 18	17,000	16,150
	1949 5s.....	14,692 17	17,000	16,150
	1950 5s.....	13,799 53	16,000	15,040
Edmonton Alberta Can School Dist No 7 1953 5s.....		20,733 92	23,000	16,500
Fort Dodge Iowa independent school dist 1935 5s.....		16,601 40	18,000	16,001
	1937 5s.....	3,677 80	4,000	3,677
	1938 5s.....	916 00	1,000	916
	1939 5s.....	1,323 20	2,000	1,323
Gage Co Neb school	1921 5s.....	1,500 00	1,500	1,500
	1922 5s.....	1,500 00	1,500	1,500
	1923 5s.....	1,500 00	1,500	1,500
	1924 5s.....	1,500 00	1,500	1,500
	1925 5s.....	1,500 00	1,500	1,500
	1926 5s.....	1,500 00	1,500	1,500
	1927 5s.....	1,500 00	1,500	1,500
	1928 5s.....	1,500 00	1,500	1,500
	1929 5s.....	1,500 00	1,500	1,500
	1930 5s.....	1,500 00	1,500	1,500
	1931 5s.....	1,500 00	1,500	1,500
	1932 5s.....	1,500 00	1,500	1,500
	1933 5s.....	1,500 00	1,500	1,500
	1934 5s.....	1,500 00	1,500	1,500
	1935 5s.....	1,500 00	1,500	1,500
	1936 5s.....	1,500 00	1,500	1,500
	1937 5s.....	1,500 00	1,500	1,500
	1938 5s.....	1,500 00	1,500	1,500
	1939 5s.....	1,500 00	1,500	1,500
	1940 5s.....	1,500 00	1,500	1,500
	1941 5s.....	1,500 00	1,500	1,500
	1942 5s.....	1,500 00	1,500	1,500
	1943 5s.....	1,500 00	1,500	1,500
	1944 5s.....	1,500 00	1,500	1,500
	1945 5s.....	1,500 00	1,500	1,500
	1946 5s.....	1,500 00	1,500	1,500
	1947 5s.....	1,500 00	1,500	1,500
	1948 5s.....	1,500 00	1,500	1,500
	1949 5s.....	1,500 00	1,500	1,500
Greene Co Tenn road	1939 5s.....	33,444 80	32,000	31,040
	1939 5s.....	25,121 53	24,000	23,289
Greenville Miss sewer	1926 5½s.....	965 65	1,000	1,000
sewer rdg	1926 5½s.....	1,449 95	1,500	1,500
storm sewer	1921 5s.....	1,500 00	1,500	1,500
	1922 5s.....	1,500 00	1,500	1,500
	1923 5s.....	1,500 00	1,500	1,500
	1924 5s.....	1,500 00	1,500	1,500
	1925 5s.....	1,500 00	1,500	1,500
	1926 5s.....	1,500 00	1,500	1,500
	1927 5s.....	1,500 00	1,500	1,500
	1928 5s.....	1,500 00	1,500	1,500
	1929 5s.....	1,500 00	1,500	1,500
	1930 5s.....	1,500 00	1,500	1,500
	1931 5s.....	1,500 00	1,500	1,500
	1932 5s.....	1,500 00	1,500	1,500
	1933 5s.....	1,500 00	1,500	1,500
	1934 5s.....	1,500 00	1,500	1,500
	1935 5s.....	1,500 00	1,500	1,500
	1936 5s.....	1,500 00	1,500	1,500
	1937 5s.....	1,500 00	1,500	1,500
	1938 5s.....	800 00	800	1,500



	Book and amortized value	Par value	Market value
Greenville Miss city hall 1921 6s.....	1,500 00	1,500	1,500
1922 6s.....	1,500 00	1,500	1,500
1923 6s.....	1,500 00	1,500	1,500
1924 6s.....	1,500 00	1,500	1,500
1925 6s.....	1,000 00	1,000	1,000
1926 6s.....	1,000 00	1,000	1,000
1930 6s.....	1,500 00	1,500	1,500
1931 6s.....	1,500 00	1,500	1,500
1932 6s.....	1,500 00	1,500	1,500
1933 6s.....	1,500 00	1,500	1,500
1934 6s.....	1,500 00	1,500	1,500
1935 6s.....	1,500 00	1,500	1,500
1936 6s.....	1,500 00	1,500	1,500
1937 6s.....	1,500 00	1,500	1,500
1938 6s.....	1,500 00	1,500	1,500
1939 6s.....	1,500 00	1,500	1,500
1940 6s.....	1,500 00	1,500	1,500
Hoboken N J Patterson Ave tempo street imp 1926 6s..	100,500 00	100,000	104,000
Huge Okla school 1939 5s.....	24,796 22	25,000	24,796
Independence Mo school 1938 4½s.....	21,896 26	22,500	21,896
1937 4½s.....	21,720 50	22,000	21,720
Itasca Co Minn ind school dist 1921 6½s.....	6,000 00	6,000	6,000
1922 6½s.....	24,000 00	24,000	24,000
1923 6½s.....	10,000 00	10,000	10,000
Jersey City N J temporary imp 1926 6s.....	202,323 86	200,000	204,000
Kearney Neb school 1950 6s.....	69,126 72	70,000	76,300
Lancaster Co Neb school 1944 6s.....	140,000 00	140,000	140,000
Lee County Fla school 1923 6s.....	2,985 00	3,000	2,985
1923 6s.....	2,985 00	3,000	2,985
1924 6s.....	2,985 00	3,000	2,985
1925 6s.....	2,985 00	3,000	2,985
1926 6s.....	2,985 00	3,000	2,985
1927 6s.....	2,985 00	3,000	2,985
1928 6s.....	2,985 00	3,000	2,985
1929 6s.....	2,985 00	3,000	2,985
1930 6s.....	2,985 00	3,000	2,985
1931 6s.....	2,985 00	3,000	2,985
1932 6s.....	2,985 00	3,000	2,985
1933 6s.....	2,985 00	3,000	2,985
1934 6s.....	2,985 00	3,000	2,985
1935 6s.....	2,985 00	3,000	2,985
1936 6s.....	2,985 00	3,000	2,985
1937 6s.....	2,985 00	3,000	2,985
1938 6s.....	2,985 00	3,000	2,985
1939 6s.....	2,985 00	3,000	2,985
1940 6s.....	2,985 00	3,000	2,985
1941 6s.....	2,985 00	3,000	2,985
1942 6s.....	2,980 00	4,000	2,980
1943 6s.....	2,980 00	4,000	2,980
1944 6s.....	2,980 00	4,000	2,980
1945 6s.....	2,980 00	4,000	2,980
1946 6s.....	2,980 00	4,000	2,980
1947 6s.....	2,980 00	4,000	2,980
1948 6s.....	2,980 00	4,000	2,980
1949 6s.....	2,980 00	4,000	2,980
1950 6s.....	2,980 00	4,000	2,980
1951 6s.....	2,980 00	4,000	2,980
Lincoln Neb school district 1949 6s.....	400,000 00	400,000	400,000
Love Co Okla Hickory Twp rd & bridge 1944 6s.....	68,000 00	68,000	68,000
Madison Co Neb school 1931 6s.....	7,980 79	7,500	8,400
Marshalltown Iowa bridge 1923 5s.....	2,931 30	3,000	2,930
1924 5s.....	2,906 55	3,000	2,900
1925 5s.....	2,883 21	3,000	2,880
1926 5s.....	2,861 21	3,000	2,860
1927 5s.....	2,840 48	3,000	2,840
1928 5s.....	2,820 93	3,000	2,820
Mooresville N C graded school 1939 5s.....	5,000 00	5,000	5,000
Mullin Texas ind school 1949 5s.....	8,400 00	8,400	8,064
Oconee Co S C road & bridge 1923 6s.....	2,000 00	2,000	2,000
1924 6s.....	2,000 00	2,000	2,000
1926 6s.....	2,000 00	2,000	2,000
1928 6s.....	4,000 00	4,000	4,000
1930 6s.....	4,000 00	4,000	4,000
1932 6s.....	4,000 00	4,000	4,000
1934 6s.....	4,000 00	4,000	4,000
1936 6s.....	4,000 00	4,000	4,000
1938 6s.....	4,000 00	4,000	4,000
1940 6s.....	4,000 00	4,000	4,000

Oconee Co S C road & bridge 1943 6s.....	4,000 00	4,000	4,000
1944 6s.....	4,000 00	4,000	4,000
1946 6s.....	4,000 00	4,000	4,000
1948 6s.....	4,000 00	4,000	4,000
Oktuskee Co Okla Oktuskee Twp rd & bridge 1945 6s..	40,000 00	40,000	40,000
Pierce Co Neb school 1929 5½s.....	23,601 00	26,000	26,640
Pima Co Ariz road 1926 5½s.....	3,850 00	4,000	4,040
1930 5½s.....	4,723 50	5,000	5,100
1931 5½s.....	6,584 20	7,000	7,140
1932 5½s.....	16,868 00	18,000	18,360
1933 5½s.....	1,867 30	2,000	2,040
Rock Island Ill storm drain 1926 6s.....	4,276 04	4,500	4,500
1927 6s.....	3,774 08	4,000	4,000
1928 6s.....	7,023 94	7,500	7,500
1929 6s.....	6,984 24	7,500	7,500
1930 6s.....	6,479 29	7,000	7,000
Saunders Co Neb school dist 1946 5½s.....	29,532 00	30,000	29,532
Sequoyah Co Okla McKey Twp road & bridge 1944 6s....	50,000 00	50,000	50,000
Titus Co Texas road 1932 5½s.....	23,774 85	25,000	25,250
1933 5½s.....	23,708 05	26,000	26,250
1934 5½s.....	18,908 16	20,000	20,200
1935 5½s.....	23,429 07	24,000	24,240
1936 5½s.....	940 48	1,000	1,010
Tunica Co Miss courthouse 1923 6s.....	2,990 96	4,000	4,040
1925 6s.....	3,884 56	4,000	4,040
1926 6s.....	3,881 64	4,000	4,080
1928 6s.....	7,962 64	8,000	8,190
1931 6s.....	7,938 80	8,000	8,240
1932 6s.....	7,884 72	8,000	8,240
1934 6s.....	7,927 28	8,000	8,280
1936 6s.....	7,920 00	8,000	8,230
Tyler Co Texas road 1921 5s.....	1,970 80	2,000	2,000
1923 5s.....	3,694 00	4,000	3,920
1925 5s.....	4,464 00	5,000	4,960
1924 5s.....	4,427 00	5,000	4,900
1936 5s.....	4,377 50	5,000	4,860
1938 5s.....	3,600 40	3,000	2,910
1939 5s.....	1,725 60	2,000	1,940
Union Co N C road & bridge 1921 6s.....	5,000 00	5,000	5,000
1923 6s.....	5,000 00	5,000	5,000
1924 6s.....	5,000 00	5,000	5,000
1926 6s.....	5,000 00	5,000	5,000
1927 6s.....	5,000 00	5,000	5,000
1929 6s.....	5,000 00	5,000	5,000
1930 6s.....	5,000 00	5,000	5,000
1932 6s.....	5,000 00	5,000	5,000
1932 6s.....	5,000 00	5,000	5,000
1935 6s.....	5,000 00	5,000	5,000
1936 6s.....	5,000 00	5,000	5,000
1938 6s.....	5,000 00	5,000	5,000
1939 6s.....	5,000 00	5,000	5,000
1941 6s.....	5,000 00	5,000	5,000
1942 6s.....	5,000 00	5,000	5,000
1944 6s.....	5,000 00	5,000	5,000
1945 6s.....	5,000 00	5,000	5,000
1947 6s.....	5,000 00	5,000	5,000
1948 6s.....	5,000 00	5,000	5,000
1950 6s.....	5,000 00	5,000	5,000
Wyandotte Mich waterworks 1936 4½s.....	9,723 23	9,247	8,970
<b>Totals .....</b>	<b>\$12,238,878 70</b>	<b>\$14,006,523</b>	<b>\$12,845,488</b>

**THE MUTUAL BENEFICIAL ASSOCIATION OF  
PENNSYLVANIA RAILROAD EMPLOYEES,  
INCORPORATED**

1841 FILBERT STREET, PHILADELPHIA, PA.

[Commenced business in 1914]

GEO. W. BROWN, President

CURTIS M. BRINKER, Secretary

Attorney for service of process in the State of New York, J. W. WETHERILL,  
Market street, Newport, Del.

**INCOME**

Membership fees .....	\$3,786 00	
All other assessments or premiums.....	45,081 08	
Dues and per capita tax.....	8,009 22	
Medical examiners' fees.....	3,628 00	
Net amount received from members.....		\$60,504 30
Interest on:		
Mortgage loans .....	\$75 00	
Bonds .....	7,066 36	
Deposits .....	108 06	
Other sources .....	4 06	
		7,253 48
Sale of lodge supplies.....		41 14
Official publication .....		1,325 30
Local assembly dues collected.....		405 20
Total Income .....		\$69,529 42
Ledger Assets December 31, 1919.....		155,906 55
Total .....		\$225,435 97

**DISBURSEMENTS**

Death claims .....	\$20,500 00	
Permanent disability claims.....	500 00	
Total benefits paid.....		\$21,000 00
Salaries of office employees.....		1,718 46
Traveling and other expenses of officers, trustees and committees .....		2,902 88
Insurance department fees.....		71 00
Rent .....		50 00
Official publication .....		899 30
Legal expenses .....		685 42
Medical examinations paid.....		3,060 00
Local assembly dues returned.....		213 99
Gross loss on sale or maturity of ledger assets: Bonds.....		120 00
Total Disbursements .....		\$30,721 05
Balance .....		\$194,714 92

**LEDGER ASSETS**

Mortgage loans .....	\$3,500 00
Collateral loans .....	15,000 00
Book value of bonds.....	168,620 86
Deposits in trust companies and banks on interest.....	7,594 06
Total .....	\$194,714 92

Interest due and accrued:

Mortgages .....	\$33,25
Bonds .....	2,034 98
Other assets .....	52 94

Total .....	2,121 17
Gross Assets .....	<u>\$196,836 09</u>

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	9,421 67
Total Admitted Assets.....	<u>\$187,414 42</u>

LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$3,475 00
Advance assessments .....	841 50
Due medical examiners.....	1,500 50
Total .....	<u>\$5,817 00</u>

EXHIBIT OF FUNDS

	Mortuary	Expense	Total
Balance December 31, 1919.....	\$151,907 44	\$3,909 11	\$155,906 55
<i>Income:</i>			
Membership fees.....		3,786 00	3,786 00
Other assessments.....	45,081 08		45,081 08
Dues and per capita tax.....		8,009 22	8,009 22
Other payments by members.....		3,628 00	3,628 00
Interest and dividends.....	7,249 42	4 06	7,253 48
Other income.....		1,771 64	1,771 64
Totals.....	<u>\$204,327 94</u>	<u>\$21,108 03</u>	<u>\$225,435 97</u>
<i>Disbursements:</i>			
Death claims.....	\$30,500 00		\$30,500 00
Disability claims.....	500 00		500 00
Salaries, other compensation and traveling expense of officers and employees.....		\$4,621 34	4,621 34
Insurance department fees.....		71 00	71 00
Rent.....		50 00	50 00
Official publication.....		899 30	899 30
Legal expenses.....		685 42	685 42
Other disbursements.....	120 00	3,273 99	3,393 99
Totals.....	<u>\$31,120 00</u>	<u>\$9,601 05</u>	<u>\$30,721 05</u>
Balance December 31, 1920.....	<u>\$183,207 94</u>	<u>\$11,506 98</u>	<u>\$194,714 92</u>

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	4,653	\$2,246,750	192	\$87,750
Written in 1920.....	2,024	1,358,750	50	28,250
Revived in 1920.....	59	26,000	6	1,750
Received by transfer in 1920.....			1	250
Increased in 1920.....		18,250		
Totals .....	6,736	\$3,649,750	249	\$118,000
Deduct terminated, decreased or transferred in 1920....	975	411,000	102	42,000
Total certificates in force December 31, 1920....	5,761	\$3,238,750	147	\$76,000
Terminated by death in 1920.....	46	23,750	1	1,000
Terminated by lapse in 1920.....	928	383,750	99	40,500
Transferred in 1920.....			2	500
Terminated by disability in 1920 .....	1	500		
Decreased in 1920.....		3,000		

Received in 1920 from members in New York:

Mortuary .....	\$1,571 17
Expense .....	499 81
<b>Total .....</b>	<b>\$2,070 98</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	2	\$225		
Reported in 1920 .....	46	23,750	1	\$1,000
<b>Totals .....</b>	<b>48</b>	<b>\$23,975</b>	<b>1</b>	<b>\$1,000</b>
Paid in 1920 .....	43	20,500		
Claims unpaid December 31, 1920 .....	5	\$3,475	1	\$1,000

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1919 .....		
Reported in 1920 .....	1	\$500
<b>Totals .....</b>	<b>1</b>	<b>\$500</b>
Paid in 1920 .....	1	500

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary and disability .....	\$284,070 00
Losses and claims paid from organization of association:	
Death .....	117,775 00
Disability .....	6,250 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Pennsylvania .....	\$3,500 00

## BONDS OWNED

	Book value	Par value	Market value
Pa R R gen mtg 1945 4½s.....	\$33,993 50	\$35,000	\$30,800
Norfolk & Western Ry divisional 1944 4s.....	17,492 50	19,000	15,200
1st cons 1896 4s.....	5,250 00	6,000	4,960
Long Island R R rfdg mtg 1949 4s.....	23,777 92	27,000	30,530
New York Connecting Ry 1st mtg 1953 4½s.....	13,635 00	15,000	12,600
United States 2d Lib 1942 4½s.....	20,000 00	20,000	20,000
3d Lib 1928 4½s.....	15,000 00	15,000	15,000
1928 4½s.....	7,169 19	7,500	7,100
4th Lib 1928 4½s.....	7,500 00	7,500	7,500
5th Victory 1923 4½s.....	5,000 00	5,000	5,000
Sunbury Hasleton & Wilkesbarre Ry 2d mtg 1928 6s.....	2,000 00	2,000	2,000
Chicago Union Station 1st mtg series C 1963 6½s.....	1,977 50	2,000	2,100
Pacific Fruit Express equip trust 1934 7s.....	4,026 25	4,000	4,000
Union Pacific equip 1935 7s.....	1,007 50	1,000	1,050
Detroit Terminal & Tunnel Co 1st mtg 1961 4½s.....	2,820 00	4,000	3,340
Grand Trunk Ry of Canada deb 1940 7s.....	3,990 00	4,000	4,080
New York Central Ry sec 1930 7s.....	1,967 50	2,000	2,080
Canadian Ry deb 1940 7s.....	1,995 00	2,000	2,000
<b>Totals .....</b>	<b>\$168,620 86</b>	<b>\$178,000</b>	<b>\$159,190</b>

NATIONAL FRATERNAL SOCIETY OF THE DEAF

21 NORTH LA SALLE STREET, CHICAGO, ILL.

[Commenced business 1907]

HARRY C. ANDERSON, President FRANCIS P. GIBSON, Secretary  
 Attorney for service of process in the State of New York, SUPERINTENDENT OF  
 INSURANCE, Albany, N. Y.

**INCOME**

Membership fees .....	\$3,172 00	
All other assessments or premiums.....	59,567 15	
Dues and per capita tax.....	27,343 10	
Other payments by members.....	87 75	
	<hr/>	
Total .....	\$90,170 00	
Deduct payments returned to applicants and members .....	32 47	
	<hr/>	
Net amount received from members.....		\$90,137 53
Interest on:		
Mortgage loans .....	\$7,843 98	
Bonds .....	4,060 94	
Deposits .....	96 36	
	<hr/>	
		12,001 28
Sale of lodge supplies.....		859 80
Miscellaneous .....		307 86
Gross profit on sale or maturity of ledger assets: Bonds.....		2 64
Gross increase by adjustment, in book value of ledger assets:		
Bonds, accrual of discount.....	\$290 03	
Mortgage .....	21 85	
	<hr/>	
		311 88
	<hr/>	
Total Income .....		\$103,620 99
Ledger Assets December 31, 1919 .....		221,763 76
	<hr/>	
Total .....		\$325,384 75

**DISBURSEMENTS**

Death claims .....	\$19,875 00	
Sick and accident claims.....	8,775 00	
	<hr/>	
Total benefits paid.....		\$28,650 00
Salaries of officers and trustees.....		4,400 00
Salaries of office employees.....		2,648 00
Medical examiners' fees and salaries.....		300 00
Traveling and other expenses of officers, trustees and com- mittees .....		29 74
Insurance department fees.....		788 50
Rent .....		1,162 50
Advertising printing and stationery.....		697 76
Postage, express, telegraph and telephone.....		321 68
Lodge supplies .....		1,085 22

Official publication .....	2,150 22
Furniture and fixtures.....	562 20
Miscellaneous, including \$97.80 surety bond premiums; \$672.30 office expenses .....	902 36
<b>Total Disbursements .....</b>	<b>\$43,965 00</b>
<b>Balance .....</b>	<b>\$261,418 90</b>

**LEDGER ASSETS**

Mortgage loans .....	\$179,196 71
Amortized value of bonds .....	100,339 62
Cash in association's office.....	74 04
Deposits in trust companies and banks not on interest.....	71 33
Deposits in trust companies and banks on interest.....	1,437 20
Grand secretary's contingent fund.....	300 00
<b>Total .....</b>	<b>\$361,418 90</b>

**NON-LEDGER ASSETS**

Interest due and accrued:		
Mortgages .....	\$2,306 41	
Bonds .....	1,375 88	
<b>Total .....</b>		<b>3,682 29</b>
<b>Total Assets .....</b>		<b>\$385,101 19</b>

**LIABILITIES**

Policy or certificate claims:		
Reported, not yet adjusted.....	\$1,000 00	
Incurred in 1920 not reported until 1921.....	450 00	
<b>Total unpaid claims.....</b>		<b>\$1,450 00</b>
Salaries, rents, expenses, commissions, etc., due or accrued..	66 67	
Advance assessments .....	845 60	
<b>Total .....</b>		<b>\$2,362 27</b>

**EXHIBIT OF FUNDS**

	Mortuary	Reserve	Sick and accident	Convention
Balance December 31, 1919.....	\$5,096 57	\$200,972 96	\$6,100 42	\$3,175 50
<i>Income:</i>				
Other assessments.....	59,550 88			
Dues and per capita tax.....			13,668 06	2,733 64
Interest and dividends.....		12,001 28		
Other income.....		314 82		
<b>Totals.....</b>	<b>\$64,647 45</b>	<b>\$213,288 76</b>	<b>\$19,768 47</b>	<b>\$5,909 14</b>
<i>Disbursements:</i>				
Death claims.....	\$19,875 00			
Sick and accident claims.....			\$8,775 00	
<b>Totals.....</b>	<b>\$19,875 00</b>		<b>\$8,775 00</b>	
Balance before transfers .....	\$44,772 45	\$213,288 76	\$10,993 47	\$5,909 14
Increase by transfers .....		40,000 00		
<b>Balance.....</b>	<b>\$44,772 45</b>	<b>\$253,288 76</b>	<b>\$10,993 47</b>	<b>\$5,909 14</b>
Decrease by transfers .....	40,000 00			
Balance December 31, 1920.....	<u>\$4,772 45</u>	<u>\$253,288 76</u>	<u>\$10,993 47</u>	<u>\$5,909 14</u>

	Organizing	Expense	Total
Balance December 31, 1919.....	\$571 70	\$5,846 61	\$231,763 76
<i>Income:</i>			
Membership fees.....	790 00	2,380 00	3,170 00
Other assessments.....			59,560 88
Dues and per capita tax.....		10,927 21	27,328 90
Other payments by members.....		87 75	87 75
Interest and dividends.....			12,001 28
Other income.....		1,167 66	1,482 18
<b>Totals.....</b>	<b>\$1,361 70</b>	<b>\$20,409 23</b>	<b>\$325,384 75</b>
<i>Disbursements:</i>			
Death claims.....			\$19,875 00
Sick and accident claims.....			8,775 00
Salaries, other compensation and traveling expense of officers and employees.....	\$177 71	\$7,467 70	7,645 41
Insurance department fees.....		788 50	788 50
Rent.....		1,163 50	1,163 50
Advertising, printing, supplies, postage, telegraph, telephone.....		2,104 66	2,104 66
Official publication.....		2,150 22	2,150 22
Other disbursements.....		1,464 56	1,464 56
<b>Totals.....</b>	<b>\$177 71</b>	<b>\$15,138 14</b>	<b>\$43,965 85</b>
Balance before transfers.....	\$1,183 99	\$5,271 09	\$281,418 90
Increase by transfers.....			40,000 00
<b>Balance.....</b>	<b>\$1,183 99</b>	<b>\$5,271 09</b>	<b>\$321,418 90</b>
Decrease by transfers.....			40,000 00
<b>Balance December 31, 1920.....</b>	<b>\$1,183 99</b>	<b>\$5,271 09</b>	<b>\$281,418 90</b>

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	4,113	\$3,191,500	405	\$250,750
Written in 1920.....	806	756,000	67	64,000
Revived in 1920.....	3	2,250		
Received by transfer in 1920.....			3	1,250
Increased in 1920.....		14,250		1,500
<b>Totals.....</b>	<b>4,922</b>	<b>\$3,964,000</b>	<b>475</b>	<b>\$317,500</b>
Deduct terminated, decreased or transferred in 1920....	115	108,250	12	9,000
<b>Total certificates in force December 31, 1920....</b>	<b>4,807</b>	<b>\$3,855,750</b>	<b>463</b>	<b>\$308,500</b>
Terminated by death in 1920.....	29	21,500	1	500
Terminated by lapse in 1920.....	86	81,500	5	3,500
Transferred in 1920.....			6	3,250
Decreased in 1920.....		5,250		1,750

Received in 1920 from members in New York:

Mortuary.....	\$4,890 85
Sick and accident.....	1,341 80
Expense.....	1,605 80
<b>Total.....</b>	<b>\$7,838 45</b>



EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	2	\$1,500 00	1	\$1,000 00
Incurred in 1920 .....	29	21,500 00	1	500 00
<b>Totals</b> .....	<b>31</b>	<b>\$23,000 00</b>	<b>2</b>	<b>\$1,500 00</b>
Paid in 1920 .....	29	19,875 00	2	1,500 00
Balance .....	2	\$3,125 00	.....	.....
Saved by compromising or scaling down in 1920 .....	.....	625 00	.....	.....
Rejected in 1920 .....	1	1,500 00	.....	.....
Claims unpaid December 31, 1920 .....	1	1,000 00	.....	.....

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1920 .....	17	\$375 00	3	\$70 00
Increase in such estimated liability in 1920 .....	34	700 00	3	105 00
Incurred in 1920 .....	377	8,150 00	34	615 00
<b>Totals</b> .....	<b>428</b>	<b>\$9,225 00</b>	<b>40</b>	<b>\$790 00</b>
Paid in 1920 .....	411	8,775 00	39	780 00
Claims unpaid December 31, 1920, estimated liability..	17	450 00	1	10 00

GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$306,909
Sick and accident .....	62,728
Losses and claims paid from organization of association:	
Death .....	101,893
Sick and accident .....	51,735

MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Illinois .....	\$63,397
Indiana .....	107,300
Missouri .....	8,500
<b>Total</b> .....	<b>\$179,197</b>

BONDS OWNED

	Book and amortized value	Par value	Market value
United States 1st Lib conv 1947 4½s.....	\$5,100 00	\$5,100	\$5,100
2d Lib conv 1942 4½s.....	100 00	100	100
2d Lib 1928 4½s.....	5,000 00	5,000	5,000
1928 4½s.....	12,365 94	10,000	3,350
1928 4½s.....	.....	5,000	4,433
4th Lib 1928 4½s.....	10,000 00	10,000	10,000
1928 4½s.....	7,000 00	5,000	5,000

United States 4th Lib 1928 4½s.....	3,489 20	4,000	3,437
Victory 1923 4½s.....	5,000 00	5,000	5,000
1923 4½s.....	9,718 75	5,000	4,310
1923 4½s.....		3,000	4,335
Dominion of Canada Victory 1924 5½s.....	9,739 79	5,000	5,000
1924 5½s.....		5,000	5,000
1923 4½s.....	490 68	500	500
Province of Ontario external 1925 5½s.....	4,788 31	5,000	4,300
Cecil Apartment Bldg Chicago 1st mtg 1922 5½s.....	5,000 00	5,000	5,000
Fullerton Parkway Apartments Chicago 1st mtg 1927 5s	9,616 95	10,000	10,000
Roslyn Apartment Bldgs Chicago 1st mtg 1926 6s.....	12,500 00	12,500	12,500
Tower Apartments Chicago 1st mtg 1921 5½s.....	1,500 00	1,500	1,500
<b>Totals .....</b>	<b>\$100,339 62</b>	<b>\$103,700</b>	<b>\$100,860</b>

## THE NATIONAL PROTECTIVE LEGION

433 FULTON STREET, WAVERLY, N. Y.

[Commenced business 1890]

GEORGE A. SCOTT, President HENRY C. LOCKWOOD, Secretary  
 Attorney for service of process in the State of New York, FRANK L. HOWARD,  
 Waverly, N. Y.

INCOME	
Membership fees .....	\$1,014 96
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense .....	98,517 81
All other assessments or premiums .....	198,267 10
Dues and per capita tax .....	781 66
Other payments by members .....	90 50
Net amount received from members .....	\$298,672 03
Interest on:	
Mortgage loans .....	\$853 00
Bonds and stocks .....	3,160 00
Rents .....	4,013 00
Sale of lodge supplies .....	4,723 39
Miscellaneous .....	2,146 25
Expense levy .....	349 06
Interest on class A balances .....	50,764 26
Borrowed money (gross) .....	898 14
Total Income .....	\$376,086 13
Ledger Assets December 31, 1919 .....	137,056 49
Total .....	\$513,142 62
DISBURSEMENTS	
Death claims .....	\$133,218 08
Sick and accident claims .....	70,971 44
Old age benefits .....	3,533 30
Total benefits paid .....	\$207,722 82
Commission and fees to deputies and organizers .....	11,151 06
Salaries of deputies and organizers .....	42,809 41
Salaries and other compensation of officers and trustees .....	10,559 88
Salaries and other compensation of office employees .....	13,021 00
Medical examiners' fees and salaries .....	6,881 71
Traveling and other expenses of officers, trustees and committees .....	3,675 79
Insurance department fees .....	381 00
Rent .....	7,608 14
Advertising, printing and stationery .....	8,242 33
Postage, express, telegraph and telephone .....	7,981 81
Lodge supplies .....	963 00
Official publication .....	4,000 00

Legal expenses .....	1,702 29
Furniture and fixtures .....	122 11
Taxes, repairs and other expenses on real estate.....	2,609 89
Organizers' traveling expense .....	14,401 63
Miscellaneous, including \$605, actuary; \$2,392.33, fuel; \$1,319.21, water, light and power; \$3,212.48, interest.....	11,194 88
Borrowed money repaid (gross).....	30,650 00
Interest on borrowed money .....	595 00
Gross loss on sale or maturity of ledger assets: Bonds.....	2,475 00

**Total Disbursements .....** **\$388,748 75**

**Balance .....** **\$124,375 87**

**LEDGER ASSETS**

Book value of real estate.....	\$34,000 00
Mortgage loans .....	15,000 00
Book value of bonds, \$62,446; stocks, \$5,100.....	67,546 00
Deposits in trust companies and banks not on interest.....	7,829 87

**Total .....** **\$124,375 87**

**NON-LEDGER ASSETS**

Interest due and accrued:	
Mortgages .....	\$481 25
Bonds .....	3,072 50
<b>Total .....</b>	<b>3,553 75</b>
Market value of real estate over book value.....	10,000 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	26,836 56
Office fixtures and printing plant in Legion Temple.....	30,350 00
Supplies and paper stock on hand in Temple.....	11,325 39
Office fixtures and supplies in hands of organizers.....	3,750 00
Due for supplies from district managers and local legions....	5,494 11

**Gross Assets .....** **\$315,685 68**

**DEDUCT ASSETS NOT ADMITTED**

Bills receivable .....	\$5,494 11
Overdue and accrued interest on bonds in de- fault .....	1,990 00
Office fixtures and printing plant in Temple...	30,350 00
Book value of bonds and stocks over market value .....	17,566 00
Supplies and paper stock on hand in Temple..	11,325 39
Office fixtures and supplies in hands of organ- izers .....	3,750 00

**Total .....** **70,475 50**

**Total Admitted Assets.....** **\$145,210 18**

**LIABILITIES**

Policy or certificate claims due and unpaid.....	\$10,036 80
Borrowed money, \$30,950; interest due or accrued thereon, \$65.	31,015 00
Advance assessments .....	983 78
Geo. A. Scott, for miscellaneous bills paid by him.....	5,132 56
Garrett paper stock on hand, \$455.88; actuarial work, \$530; fraternal monitor advertising, \$376.18; miscellaneous, insur- ance, advertising, etc., \$522.75 .....	1,884 81

**Total .....** **\$48,052 95**

## EXHIBIT OF FUNDS

	Class A	Reserve Class C	Class B, benefit, new form	Convention	Expense	Total
Balance December 31, 1919...	\$134,194 87	\$87 77	\$2,507 78	\$41 70	\$236 37	\$137,066 49
<i>Income:</i>						
Membership fees.....					1,014 96	1,014 96
Assessments during first twelve months of membership of which all or an extra per cent is used for expense.....	29,421 83	8,124 94	18,194 89		42,776 16	96,517 81
Other assessments.....	79,236 28	26,635 65	43,185 41		52,209 76	198,267 16
Dues and per capita tax.....					781 66	781 66
Other payments by members.....					90 50	90 50
Interest and dividends.....	4,013 00					4,013 00
Other income.....	2,258 23		154 16	6 40	70,963 32	73,381 10
<b>Totals.....</b>	<b>\$249,124 19</b>	<b>\$34,848 36</b>	<b>\$61,042 24</b>	<b>\$48 10</b>	<b>\$168,061 73</b>	<b>\$513,124 62</b>
<i>Disbursements:</i>						
Death claims.....	\$115,469 54	\$9,036 29	\$8,712 25			\$133,218 08
Sick and accident claims.....		21,160 00	49,811 44			70,971 44
Other benefits.....	3,533 30					3,533 30
Commissions to deputies and organizers.....					\$11,151 06	11,151 06
Salaries, other compensation and traveling expense of officers and employees.....					76,947 79	76,947 79
Insurance department fees.....					381 00	381 00
Rent.....					7,608 14	7,608 14
Advertising, printing, supplies, postage, telegraph, telephone.....					17,187 14	17,187 14
Official publication.....					4,000 00	4,000 00
Legal expenses.....					1,703 29	1,703 29
Taxes and expense on real estate.....					2,609 89	2,609 89
Other disbursements.....	13,082 75				46,356 87	59,438 62
<b>Totals.....</b>	<b>\$132,065 89</b>	<b>\$30,196 29</b>	<b>\$58,523 69</b>	<b>\$48 10</b>	<b>\$167,943 18</b>	<b>\$388,748 75</b>
Balance December 31, 1920...	\$117,038 80	\$4,652 07	\$2,518 55	\$48 10	\$118 55	\$124,375 87

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	22,150	\$12,197,618	6,721	\$3,048,168
Written in 1920.....	6,424	3,282,805	1,564	465,687
<b>Totals.....</b>	<b>28,574</b>	<b>\$15,480,423</b>	<b>8,285</b>	<b>\$3,513,855</b>
Deduct terminated, decreased or transferred in 1920....	5,936	2,616,038	1,700	454,108
<b>Total certificates in force</b>				
December 31, 1920....	22,639	\$12,864,385	6,585	\$3,059,747
Terminated by death in 1920.....	235	126,097	115	50,510
Terminated by lapse in 1920.....	5,584	2,390,191	1,544	369,598
Terminated by expiry in 1920.....	117	99,750	41	34,000

Received in 1920 from members in New York:

Mortuary.....	\$32,023 41
Emergency levy.....	17,269 40
New form—Class B.....	27,792 87
Class C.....	10,502 98
Expense.....	31,831 78
<b>Total.....</b>	<b>\$119,420 44</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	18	\$14,827 00	6	\$4,527 00
Incurred in 1920 .....	211	126,097 00	99	50,360 00
<b>Totals</b> .....	<b>229</b>	<b>\$140,924 00</b>	<b>105</b>	<b>\$54,887 00</b>
Paid in 1920 .....	219	133,218 00	100	52,081 00
Claims unpaid December 31, 1920 .....	10	7,706 00	5	2,806 00

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	32	\$1,074 00	9	\$260 00
Incurred in 1920 .....	2,375	74,707 00	985	32,194 00
<b>Totals</b> .....	<b>2,407</b>	<b>\$75,781 00</b>	<b>994</b>	<b>\$32,454 00</b>
Paid in 1920 .....	2,276	70,972 00	943	30,846 00
Rejected in 1920 .....	65	2,478 00	26	756 00
Claims unpaid December 31, 1920, estimated liability..	66	2,331 00	25	852 00

## EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920 .....	8	\$3,533 00	3	\$867 00
Paid in 1920 .....	8	3,533 00	3	867 00

## INFANTILE BRANCH

INCOME	
Assessments or premiums .....	\$1,884 59
Ledger Assets December 31, 1919 .....	756 45
<b>Total</b> .....	<b>\$2,641 04</b>
DISBURSEMENTS	
Death claims .....	\$590 00
<b>Balance</b> .....	<b>\$2,051 04</b>
LEDGER ASSETS	
Deposits in trust companies and banks not on interest .....	\$2,051 04
NON-LEDGER ASSETS	
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge .....	160 20
<b>Total Assets</b> .....	<b>\$2,211 24</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	689	\$170,608 00	167	\$39,881 00
Written in 1920 .....	432	87,610 00	65	20,780 00
<b>Totals</b> .....	<b>1,121</b>	<b>\$258,218 00</b>	<b>232</b>	<b>\$60,661 00</b>
Deduct terminated decreased or transferred in 1920....	57	5,763 00	5	264 00
<b>Total certificates in force December 31, 1920....</b>	<b>1,064</b>	<b>\$252,455 00</b>	<b>227</b>	<b>\$60,397 00</b>
Terminated by death in 1920.	3	590 00	.....	.....
Terminated by lapse in 1920.	54	5,173 00	5	264 00

Received in 1920 from members in New York..... \$472 59

## EXHIBIT OF DEATH CLAIMS

	Total Claims	
	Number	Amount
Incurred in 1920 .....	3	\$590 00
Paid in 1920 .....	3	590 00

## GENERAL INTERROGATORIES

Assessments collected from organization of association: Mortuary .....	\$24,198,449 64
Losses and claims paid from organization of association: Death .....	\$24,189,271 38

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
North Dakota .....	\$15,000 00

## BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
American Public Service Co Del 1942 6s.....	\$3,000	\$3,000	\$2,670
Birmingham Tidewater R R Ala 1946 5s.....	2,805	3,000	1,710
City Gas & Electric Co Paris Ill 1935 5s.....	4,850	5,000	4,200
Denver Colo Gas & Electric Lt Co 1951 5s.....	2,520	3,000	2,530
City of Edmonton Prov Alberta Can 1934 5s.....	5,724	6,000	4,980
Georgia Ry & Power Co 1954 6s.....	4,625	5,000	2,950
City of Grossdale Ill 1911-12 4s.....	1,750	2,000	1,000
Chicago & Great Western R R 1959 4s.....	3,700	5,000	3,000
Pana Ill Coal Co 1937 6s.....	5,000	5,000	3,750
New Orleans Terminal Co 1953 4s.....	3,080	4,000	2,600
N Y N H & H R R 1923 4s.....	4,600	5,000	3,300
Rogue River Water Co Grants Pass Ore 1926 5s.....	2,925	3,000	1,850
Southern Ind R R 1951 4s.....	3,592	5,000	3,600
Tampa Northern R R 1936 5s.....	4,500	5,000	2,400
Tuscaloosa R R & Utilities Co 1940 6s.....	4,875	5,000	4,650
Colo Wyoming & Eastern R R 1944 6s.....	3,000	3,000	300
Willamette Valley Southern Elec R R 1933 6s.....	1,900	2,000	1,500
<b>Totals of bonds.....</b>	<b>\$62,446</b>	<b>\$69,000</b>	<b>\$49,430</b>
<b>Stocks:</b>			
50 Pana Illinois Coal Co pfd.....	5,100	5,000	500
<b>Totals of bonds and stocks.....</b>	<b>\$67,546</b>	<b>\$74,000</b>	<b>\$49,930</b>





LEDGER ASSETS	
Book value of real estate.....	\$91,947 40
Mortgage loans .....	40,395 84
Book value of bonds, \$1,307,207.98, and stocks, \$4,125.....	1,311,332 98
Deposits in trust companies and banks on interest.....	280,428 74
<b>Total .....</b>	<b>\$1,724,104 86</b>

NON-LEDGER ASSETS	
Interest due and accrued:	
Mortgages .....	\$1,633 39
Bonds .....	23,500 99
Other assets .....	1,919 63
<b>Total .....</b>	<b>27,054 01</b>
Rents accrued .....	771 00
Market value of real estate over book value.....	14,570 23
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge .....	11,324 22
Orphans' cash deposited in banks.....	155,455 79
Furniture and fixtures .....	14,714 90
Dues advanced to insane members .....	7,831 28
Lodge supplies .....	3,224 74
Miscellaneous .....	86 90
<b>Gross Assets .....</b>	<b>\$1,959,136 03</b>

DEDUCT ASSETS NOT ADMITTED	
Book value of bonds and stocks over market value .....	\$28,768 98
Furniture and fixtures .....	14,714 90
Dues advanced to insane members.....	7,831 28
Lodge supplies .....	3,224 74
Miscellaneous .....	86 90
<b>Total .....</b>	<b>54,626 80</b>
<b>Total Admitted Assets .....</b>	<b>\$1,904,511 23</b>

LIABILITIES	
Policy or certificate claims:	
Due and unpaid .....	\$30,065 23
Adjusted, not yet due .....	18,792 32
Reported, not yet adjusted.....	18,000 00
<b>Total unpaid claims .....</b>	<b>\$66,857 55</b>
Salaries, rents, expenses, commissions, etc., due or accrued....	900 00
Advance assessments .....	1,238 00
Funds due orphans .....	155,455 79
Bonds for appeal .....	75 00
<b>Total .....</b>	<b>\$324,526 34</b>

EXHIBIT OF FUNDS				
	Mortuary	Reserve	Disability	National
Balance December 31, 1919.....	\$972,874 58	\$361,282 58	\$25,706 12	\$3,272 22
<i>Income:</i>				
Other assessments.....	417,487 16		13,855 30	7,286 86
Interest and dividends.....	30,222 27	15,495 09	73 61	12 73
Other income.....	919 79	5,339 90	150 00	
<b>Totals .....</b>	<b>\$1,421,503 80</b>	<b>\$382,117 57</b>	<b>\$39,785 03</b>	<b>\$10,571 81</b>

<i>Disbursements:</i>			
Death claims.....	\$320,244 25		
Sick and accident claims.....		\$7,371 89	\$9,118 57
Taxes and expense on real estate.....			
Other disbursements.....	1,786 57		7,928 76
<b>Totals.....</b>	<b>\$322,030 82</b>	<b>\$7,371 89</b>	<b>\$9,118 57</b>
Balance December 31, 1920.....	\$1,099,472 98	\$374,745 68	\$30,666 46
			\$2,643 11

	Home for aged and orphans	Expense	Total
Balance December 31, 1919.....	\$193,959 16	\$10,923 43	\$1,568,018 09
<i>Income:</i>			
Other assessments.....	14,560 40	55,429 52	508,628 24
Interest and dividends.....	3,442 01	801 99	49,847 70
Other income.....		2,253 33	8,663 02
<b>Totals.....</b>	<b>\$211,970 57</b>	<b>\$69,208 27</b>	<b>\$2,135,157 05</b>
<i>Disbursements:</i>			
Death claims.....			\$320,244 25
Sick and accident claims.....			9,118 57
Salaries, other compensation and traveling expense of officers and employees.....		\$18,743 97	18,743 97
Insurance department fees.....		642 48	642 48
Rent.....		920 00	920 00
Advertising, printing, supplies, postage, telegraph, telephone.....		13,198 14	13,193 14
Official publication.....		23,300 00	23,300 00
Supreme lodge meeting.....		2,583 62	2,583 62
Legal expenses.....		273 74	273 74
Taxes and expense on real estate.....	\$1,508 42		8,880 31
Other disbursements.....		3,436 74	13,152 01
<b>Totals.....</b>	<b>\$1,508 42</b>	<b>\$63,093 69</b>	<b>\$411,052 09</b>
Balance December 31, 1920.....	\$210,462 15	\$6,114 58	\$1,724,104 96

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	39,724	\$29,473,750	2,457	\$1,659,450
Written in 1920.....	1,486	1,208,250	58	42,750
Received by transfer in 1920.....			34	25,500
Increased in 1920.....		27,500		1,250
<b>Totals.....</b>	<b>41,210</b>	<b>\$30,709,500</b>	<b>2,549</b>	<b>\$1,728,950</b>
Deduct terminated, decreased or transferred in 1920....	1,737	1,270,250	110	73,400
<b>Total certificates in force December 31, 1920....</b>	<b>39,473</b>	<b>\$29,439,250</b>	<b>2,439</b>	<b>\$1,655,550</b>
Terminated by death in 1920.....	401	292,862	21	14,900
Terminated by lapse in 1920.....	1,136	829,250	58	37,750
Transferred in 1920.....			19	12,750
Terminated by withdrawals in 1920.....	200	136,800	12	8,000
Decreased in 1920.....		11,338		

Received in 1920 from members in New York:

Mortuary.....	\$25,018 96
National.....	433 54
Home for Aged and Orphans.....	887 31
Sick and accident.....	764 13
Expense.....	3,487 06
<b>Total.....</b>	<b>\$30,571 00</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	168	\$95,109	6	\$1,642
Incurred in 1920.....	401	291,250	21	14,900
<b>Totals</b> .....	<b>569</b>	<b>\$386,359</b>	<b>27</b>	<b>\$16,542</b>
Paid in 1920.....	455	320,244	19	11,912
Claims unpaid December 31, 1920 .....	114	\$66,115	8	\$4,630

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	20	\$500	1	\$25
Incurred in 1920.....	196	9,361	10	445
<b>Totals</b> .....	<b>216</b>	<b>\$9,861</b>	<b>11</b>	<b>\$470</b>
Paid in 1920.....	199	9,119	8	245
Claims unpaid December 31, 1920, estimated liability..	17	\$742	3	\$225

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$7,124,339 20
Disability .....	279,976 00
Losses and claims paid from organization of association:	
Death .....	6,213,889 82
Disability .....	250,594 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State:	Amount of principal unpaid
Pennsylvania .....	\$7,990 00
New Jersey .....	17,000 00
Maryland .....	15,406 00
<b>Total</b> .....	<b>\$40,396 00</b>

## BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
United States 2d Lib 1942 4½s.....	\$102,750 00	\$102,750	\$102,750
2d Lib 1928 4½s.....	152,450 00	152,450	152,450
4th Lib 1928 4½s.....	153,960 00	153,960	153,950
1st Lib 3½s.....	50 00	50	50
5th Victory 1923 4½s.....	50,050 00	50,050	50,050
War savings stamps 1st.....	898 00	1,000	898
War savings stamps 2d.....	846 00	1,000	878
Allegheny Co Pa road 1933 4s.....	6,799 24	7,000	6,510
Ambridge Borough Pa school 1934 5s.....	4,128 83	4,000	4,080
Alliance Ohio water imp 1944 5s.....	11,175 00	10,000	10,200
Baltimore Md new sewerage 1961 4s.....	14,466 25	15,000	13,250
Bayonne N J school 1933 4½s.....	5,103 24	5,000	4,750
Ben Avon Borough Pa school 1939 4½s.....	10,280 52	10,000	9,700
Bridgeport Conn sewerage 1937 4½s.....	5,209 14	5,000	4,850
Buffalo N Y school 1924 4½s.....	10,268 28	10,000	10,000

Beaver Falls Pa sewerage disp plant 1936 4½s.....	5,153 04	5,000	4,750
1937 4½s.....	5,157 59	5,000	4,700
Canton Ohio sewerage treatment plant 1953 5s.....	10,769 76	10,000	10,000
school 1956 4.40s.....	10,537 98	10,000	9,000
Carnegie Borough Pa school 1944 4½s.....	5,139 84	5,000	5,000
Charleston W Va gen lmpt 1934 5s.....	5,050 86	5,000	5,000
Ind school 1950 4½s.....	15,767 20	15,000	13,800
Charleroi Borough Pa imp 1944 4½s.....	5,130 68	5,000	4,900
Chicago Ill Lincoln Park 1923 4s.....	25,000 00	25,000	24,500
gen corp 1925 4s.....	4,950 00	5,000	4,850
city hall 1923 4s.....	4,950 00	5,000	4,800
Cambridge Ohio waterworks 1944 5s.....	10,768 00	10,000	10,000
Cleveland Ohio sewer 1931 4½s.....	15,525 25	15,000	14,550
Clarendon Co S C highway 1933 6s.....	10,255 70	10,000	10,400
Duluth Minn water & light 1941 4½s.....	6,143 64	6,000	5,640
Denver Colo school bldg 1950 5s.....	10,150 80	10,000	10,200
Essex Co N J park 1964 4½s.....	5,041 88	5,000	4,700
Edwardsville Boro Pa school 1921 5s.....	1,000 00	1,000	1,000
1922 5s.....	2,005 89	2,000	2,000
1923 5s.....	1,007 13	1,000	1,010
1924 5s.....	2,022 23	2,000	2,020
Ellensburg Wash electric light fund 1931 6s.....	5,235 75	5,000	5,250
1932 6s.....	5,309 13	5,000	5,250
East St Louis Ill funding fund 1928 4½s.....	10,054 44	10,000	9,700
East Liverpool Ohio city hall & market 1926 5s.....	5,221 45	5,000	5,100
1927 5s.....	5,258 26	5,000	5,100
1928 5s.....	5,292 30	5,000	5,100
1929 5s.....	5,329 25	5,000	5,150
1930 5s.....	5,373 25	5,000	5,150
Farrell Borough Pa street & sewerage 1944 4½s.....	10,605 92	10,000	10,300
Huntington W Va undergrade crossing 1944 5s.....	5,221 78	5,000	5,000
city bldg 1944 5s.....	12,202 40	12,000	12,000
Houston Texas 1929 5s.....	10,229 20	10,000	10,000
Houston Heights Texas 1953 5s.....	10,221 10	10,000	10,000
Knoxville Borough Pa funding fund 1944 4½s.....	10,401 95	10,000	9,800
Kansas City Kansas internal imp 1927 5s.....	2,093 23	2,000	2,000
1928 5s.....	1,052 83	1,000	1,000
1929 5s.....	1,053 98	1,000	1,000
1930 5s.....	1,064 59	1,000	1,000
Klamath Falls Ore rfdg 1947 6s.....	5,314 60	5,000	5,550
Larksville Borough Pa street 1930 5s.....	5,127 64	5,000	5,150
school 1940 5s.....	5,197 51	5,000	5,220
Lima Ohio bridge 1964 4½s.....	1,098 00	1,000	980
1965 4½s.....	2,196 23	2,000	1,980
1966 4½s.....	2,196 48	2,000	1,980
Lorain Ohio waterworks ref 1927 5s.....	5,189 34	5,000	5,050
Lakewood Ohio school 1923 6s.....	5,064 23	5,000	5,250
1929 6s.....	10,187 23	10,000	10,800
1930 6s.....	5,102 60	5,000	5,400
Milwaukee Wis sewerage 1921 4½s.....	5,000 00	5,000	5,000
1923 4½s.....	2,000 00	2,000	2,970
public bath 1923 4½s.....	2,000 00	2,000	1,990
park 1931 4½s.....	5,007 71	5,000	4,900
1932 4½s.....	5,007 80	5,000	4,900
Mahoning Co Ohio road & viaduct 1925 5s.....	2,067 64	2,000	2,030
1926 5s.....	6,185 60	6,000	6,060
1928 5s.....	6,198 96	6,000	6,060
Mt Carmel Township Pa school 1927 5s.....	10,229 40	10,000	10,200
McDowell Co W Va Browns Creek magist dist 1932 5s.....	5,000 00	5,000	4,850
McKean Co Pa good road series B 1934 5s.....	10,563 77	10,000	10,200
New York City N Y water supply o s 1964 4½s.....	19,795 80	20,000	19,000
New Kensington Boro Pa imp 1944 4½s.....	5,134 84	5,000	4,900
Newark N J funding fund 1944 4½s.....	5,166 18	5,000	4,900
1944 4½s.....	10,428 26	10,000	9,800
Old Forge Bor Pa funding & lmpt 1939 5s.....	5,296 69	5,000	5,150
1944 5s.....	3,273 19	3,000	3,120
Perth Amboy N J water 1944 4½s.....	5,200 30	5,000	4,800
Philadelphia Pa 1920 3½s.....	24,243 25	25,000	25,000
Pittsburgh Pa water 1925 4½s.....	25,237 50	25,000	24,750
V ward school 1933 6s.....	11,700 00	10,000	11,800
Pontiac Mich waterworks lmpt 1946 4½s.....	10,423 36	10,000	9,600
Pima Co Ariz road 1923 5½s.....	20,996 55	20,000	20,200
Portsmouth Va lmpt 1941 5½s.....	20,183 34	20,000	21,200
Raton New Mexico water 1932 5s.....	4,975 00	5,000	4,950
Scranton Pa 1933 4½s.....	5,125 92	5,000	4,950
Seattle Wash school 1936 4½s.....	10,302 30	10,000	9,500
Summit Co Ohio bridge 1947 4½s.....	25,931 00	25,000	23,500
Seattle Wash Smiths Cove lmpt 1935 5s.....	2,019 08	2,000	2,000
1935 5s.....	8,076 80	8,000	8,000
Santa Cruz Co Ariz highway 1958 5s.....	18,700 00	20,000	19,600
Toledo Ohio school 1942 4½s.....	51,248 36	50,000	47,500

Bonds:	Book value	Par value	Market value
Washington Co Pa road 1931 4s.....	4,825 00	5,000	4,750
Whiting Ind park 1922 5s.....	2,156 23	2,000	2,000
1923 5s.....	3,265 20	3,000	2,125
Wilkesbarre Pa street 1929 4½s.....	5,140 08	5,000	4,820
Woodlawn Borough Pa school 1941 4½s.....	10,229 06	10,000	9,900
Wyoming Co W Va road 1945 5s.....	10,222 50	10,000	10,000
Williams Co Ohio road 1922 5s.....	2,012 40	2,000	2,000
1923 5s.....	10,083 60	10,000	10,000
Willoughby Boro Ohio water street & impt 1923 5s.....	5,016 63	5,000	5,000
Waco Texas street 1929 5s.....	5,000 00	5,000	4,850
Wichita Falls Texas direct obligations 1950 6s.....	10,000 00	10,000	10,700
Youngstown Ohio school 1946 4½s.....	10,352 99	10,000	9,500
Yonkers N Y school 1923 5s.....	22,000 00	22,000	22,000
1923 5s.....	3,000 00	3,000	3,000
<b>Totals of bonds.....</b>	<b>\$1,307,207 98</b>	<b>\$1,286,250</b>	<b>\$1,278,274</b>
<b>Stocks:</b>			
33 First National Bank Pittsburg Pa.....	4,125 00	3,300	4,250
<b>Totals of bonds and stocks.....</b>	<b>\$1,311,332 98</b>	<b>\$1,289,550</b>	<b>\$1,282,524</b>

## NATIONAL UNION ASSURANCE SOCIETY

437 MICHIGAN STREET, TOLEDO, OHIO

[Commenced business 1881]

D. A. HELPMAN, President

EDWIN A. MYERS, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

### INCOME

Membership fees .....	\$37 00	
All other assessments or premiums.....	3,212,812 21	
Dues and per capita tax.....	5,583 05	
Other payments by members.....	308 50	
<b>Total .....</b>	<b>\$3,218,740 76</b>	
Deduct payments returned to applicants and members .....	1,126 03	
<b>Net amount received from members.....</b>		<b>\$3,217,614 73</b>
<b>Interest on:</b>		
Bonds .....	\$49,854 81	
Deposits .....	11,272 55	
Other sources .....	98 52	
		<u>61,225 88</u>
Rents .....		2,000 00
Sale of lodge supplies.....		1,105 67
Miscellaneous .....		304 46
Canadian Exchange .....		1,982 40
Fines .....		128 50
Borrowed money (gross).....		150,000 00
Gross increase, by adjustment, in book value of ledger assets:		
Bonds .....		1,554 57
		<u>\$3,435,916 21</u>
<b>Total Income .....</b>		<b>\$3,435,916 21</b>
<b>Ledger Assets December 31, 1919.....</b>		<b>1,379,844 72</b>
<b>Total .....</b>		<b>\$4,815,860 93</b>

### DISBURSEMENTS

Death claims .....	\$2,271,821 29	
Old age benefits.....	109,000 00	
Other benefits .....	512 75	
		<u>\$2,381,334 04</u>
<b>Total benefits paid.....</b>		<b>\$2,381,334 04</b>
Commissions and fees to deputies and organizers.....		422,505 97
Salaries of deputies and organizers.....		22,005 00
Salaries of managers or agents.....		4,525 00
Salaries and other compensation of officers and trustees.....		18,550 00
Salaries and other compensation of committees.....		2,100 00
Salaries and other compensation of office employees.....		65,315 58

Medical examiners' fees and salaries.....		10,533 00
Traveling and other expenses of officers, trustees and committees .....		11,678 55
Insurance department fees.....		595 63
Rent .....		10,247 50
Advertising, printing and stationery.....		22,830 33
Lodge supplies .....		7,715 18
Expense of supreme lodge meeting.....		10,799 86
Legal expenses .....		12,932 65
Furniture and fixtures.....		5,643 52
Taxes, repairs and other expenses on real estate.....		5,945 06
Surety bonds, \$2,264.87; cabinets, \$4,899.75; inspections, \$2,210.21; special work, \$3,847.37; Fraternal Congress, \$239.50 .....		13,461 70
Expenses field department.....		21,147 84
Interest on borrowed money.....		2,600 00
Gross loss on sale or maturity of ledger assets: Bonds.....		10,395 15
Gross decrease, by adjustment, in book value of ledger assets:		
Internal revenue stamps.....	\$26 00	
Bonds .....	1,815 09	
		<u>1,841 09</u>
<b>Total Disbursements .....</b>		<b>\$3,064,703 65</b>
<b>Balance .....</b>		<b>\$1,751,158 28</b>
<b>LEDGER ASSETS</b>		
Book value of real estate.....		\$109,421 36
Book value of bonds.....		1,417,893 89
Deposits in trust companies and banks not on interest.....		10,032 29
Deposits in trust companies and banks on interest.....		213,586 89
Premium loans secured by reserve.....		223 85
<b>Total .....</b>		<b>\$1,751,158 28</b>
<b>NON-LEDGER ASSETS</b>		
Interest due and accrued on bonds.....		18,505 24
Market value of real estate over book value.....		15,000 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....		188,804 76
Net deferred premiums.....		614,919 00
<b>Gross Assets .....</b>		<b>\$2,588,397 28</b>
<b>DEDUCT ASSETS NOT ADMITTED</b>		
Book value of bonds over market value.....		35,198 89
<b>Total Admitted Assets.....</b>		<b>\$2,553,198 39</b>
<b>LIABILITIES</b>		
Policy or certificate claims:		
Reported, not yet adjusted.....	\$218,500 00	
Incurred in 1920 not reported until 1921....	22,000 00	
<b>Total unpaid claims.....</b>		<b>\$240,500 00</b>
Salaries, rents, expenses, commissions, etc., due or accrued...		20,701 58
Taxes due or accrued.....		580 13

Borrowed money, \$150,000; interest due or accrued thereon, \$400 .....	150,400 00
Reserve on American Experience certificates, 3½ per cent. ....	458,350 00
Reserve on American Experience certificates, 4 per cent. ....	857,440 00
Dividends payable 1921 .....	50,000 00
Amount reserved for contingencies in mortality, etc. ....	129,718 65
<b>Total .....</b>	<b>\$1,907,690 38</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Protection
Balance December 31, 1919 .....	\$83,126 58	\$841,515 12	\$386,521 55
<i>Income:</i>			
Other assessments .....	1,477,611 07		1,086,847 78
Interest and dividends .....	5,709 92	34,695 80	20,166 40
Other income .....	1,350 00	150,092 81	2,094 16
<b>Totals .....</b>	<b>\$1,567,797 57</b>	<b>\$1,026,303 73</b>	<b>\$1,445,629 89</b>
<i>Disbursements:</i>			
Death claims .....	\$1,732,008 29		\$539,816 00
Other benefits .....	109,000 00		512 75
Other disbursements .....		\$14,673 41	162 83
<b>Totals .....</b>	<b>\$1,841,008 29</b>	<b>\$14,673 41</b>	<b>\$540,493 58</b>
Balance before transfers .....	—\$273,205 72	\$1,011,630 32	\$905,136 31
Increase by transfers .....	320,000 00		
<b>Balance .....</b>	<b>\$46,794 28</b>	<b>\$1,011,630 32</b>	<b>\$905,136 31</b>
Decrease by transfers .....		320,000 00	
<b>Balance December 31, 1920 .....</b>	<b>\$46,794 28</b>	<b>\$691,630 32</b>	<b>\$905,136 31</b>

	Building	Expense	Total
Balance December 31, 1919 .....	\$49,453 65	\$19,327 82	\$1,379,944 72
<i>Income:</i>			
Membership fees .....		37 00	37 00
Other assessments .....		697,227 33	3,211,686 13
Dues and per capita tax .....		5,583 05	5,583 05
Other payments by members .....		306 50	306 50
Interest and dividends .....		653 76	61,225 88
Other income .....		3,538 63	157,075 60
<b>Totals .....</b>	<b>\$49,453 65</b>	<b>\$726,676 09</b>	<b>\$4,815,860 93</b>
<i>Disbursements:</i>			
Death claims .....			\$2,271,821 29
Other benefits .....			109,512 75
Commissions to deputies and organizers .....		\$422,505 97	422,505 97
Salaries, other compensation and traveling expense of officers and employees .....		134,707 13	134,707 13
Insurance department fees .....		595 63	595 63
Rent .....		10,247 80	10,247 80
Advertising, printing, supplies, postage, telegraph, telephone .....		30,545 51	30,545 51
Supreme lodge meeting .....		10,799 86	10,799 86
Legal expenses .....		12,932 65	12,932 65
Taxes and expense on real estate .....		5,945 06	5,945 06
Other disbursements .....		40,283 06	55,089 30
<b>Totals .....</b>		<b>\$668,532 37</b>	<b>\$3,064,702 65</b>
Balance before transfers .....	\$49,453 65	\$58,143 72	\$1,751,158 28
Increase by transfers .....		49,453 65	369,453 65
<b>Balance .....</b>	<b>\$49,453 65</b>	<b>\$107,597 37</b>	<b>\$2,120,611 93</b>
Decrease by transfers .....	49,453 65		369,453 65
<b>Balance December 31, 1920 .....</b>		<b>\$107,597 37</b>	<b>\$1,751,158 28</b>



## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	43,610	\$75,185,412	1,523	\$2,520,051
Written in 1920 .....	3,029	3,839,736	205	361,949
Increased in 1920 .....		72,480		
<b>Totals</b> .....	<b>46,639</b>	<b>\$79,097,628</b>	<b>1,728</b>	<b>\$2,882,000</b>
Deduct terminated, decreased or transferred in 1920....	4,518	7,723,048	167	270,500
<b>Total certificates in force December 31, 1920....</b>	<b>42,121</b>	<b>\$71,374,580</b>	<b>1,561</b>	<b>\$2,611,500</b>
Terminated by death in 1920.....	948	2,074,618	22	46,500
Terminated by lapse in 1920.....	3,390	5,146,430	140	210,000
Terminated by old age disability in 1920.....	180	436,000	5	14,000
Decreased in 1920.....		66,000		

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	197	\$440,000	10	\$20,000
Reported in 1920.....	948	2,052,618	22	46,500
Interest addition account of instalment claims .....		3		
<b>Totals</b> .....	<b>1,145</b>	<b>\$2,492,621</b>	<b>32</b>	<b>\$66,500</b>
Paid in 1920 .....	1,030	2,271,821	29	60,000
Balance .....	115	\$220,800	3	\$6,500
Saved by compromising or scaling down in 1920.....		1,300		
Rejected in 1920.....	1	1,000		
Claims unpaid December 31, 1920 .....	114	218,500	3	6,500

## EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920.....	180	\$109,000	5	\$3,500
Paid in 1920.....	180	109,000	5	\$3,500

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$60,315,316 00
Losses and claims paid from organization of association:	
Death .....	57,040,650 00

## BONDS OWNED

	Book value	Par value	Market value
United States Lib 1947 4½s.....	\$10,000 00	\$10,000	\$10,000
1942 4½s.....	10,000 00	10,000	10,000
1928 4½s.....	20,000 00	20,000	20,000
War Savings stamps.....	836 00	1,000	

Akron Ohio paving 1921 4 1/2s.	1,403 73	1,400	1,400
Alliance Ohio street 1933 4 1/2s.	8,186 07	7,800	7,800
1933 4 1/2s.	4,203 28	4,000	4,000
1933 4 1/2s.	7,816 26	7,500	7,500
Alliance Ohio waterworks 1932 4 1/2s.	15,671 87	15,000	15,000
rdg 1932 4 1/2s.	15,783 41	15,000	15,000
Buncombe Co N C funding 1930 4 1/2s.	21,000 00	21,000	21,000
Bedford Ohio school 1933-51 5s.	2,076 64	2,000	1,880
Cambridge Ohio sewer 1925 4 1/2s.	39,488 97	37,000	37,000
Cincinnati Ohio 1852 3 1/4s.	5,099 96	5,000	4,960
rdg 1852 3 1/4s.	13,779 90	13,000	12,450
Cleveland Ohio sewer 1926 4s.	45,509 82	50,000	41,500
park 1926 4 1/4s.	14,960 40	15,000	14,400
1928 4 1/4s.	1,029 34	1,000	970
1928 4 1/4s.	1,081 86	1,000	970
1940 4 1/10s.	1,013 86	1,000	910
Coshocton Ohio school 1928 4 1/2s.	1,541 23	1,500	1,455
1929 4 1/2s.	1,564 58	1,500	1,455
1930 4 1/2s.	1,573 94	1,500	1,440
1931 4 1/2s.	1,051 29	1,000	960
1931 4 1/2s.	1,053 25	1,000	960
1932 4 1/2s.	1,055 18	1,000	960
1932 4 1/2s.	2,114 13	2,000	1,930
1933 4 1/2s.	529 46	500	475
1933 4 1/2s.	1,057 06	1,000	960
1933 4 1/2s.	2,647 29	2,500	2,375
1933 4 1/2s.	1,591 10	1,500	1,435
Cuyahoga Co Ohio public bldg 1922 4s.	9,000 00	9,000	8,910
1921 4s.	3,000 00	3,000	3,000
Delphos Ohio school 1931 4 1/4s.	514 09	500	485
1933 4 1/4s.	1,030 21	1,000	970
1933 4 1/4s.	1,548 56	1,500	1,440
1934 4 1/4s.	1,034 34	1,000	960
1936 4 1/4s.	1,032 06	1,000	960
1937 4 1/4s.	2,079 64	2,000	1,920
1938 4 1/4s.	2,063 02	2,000	1,920
1939 4 1/4s.	2,086 26	2,000	1,900
1941 4 1/4s.	1,046 20	1,000	950
1942 4 1/4s.	1,047 65	1,000	950
1943 4 1/4s.	2,068 08	2,000	1,900
1943 4 1/4s.	1,050 25	1,000	950
1944 4 1/4s.	2,103 23	2,000	1,900
1945 4 1/4s.	18,657 31	17,500	17,500
Dover Ohio school 1940-41 5s.	1,009 16	1,000	990
East Cleveland Ohio fire engine 1924 4 1/2s.	1,011 23	1,000	990
1925 4 1/2s.	1,012 23	1,000	990
1927 4 1/2s.	1,015 13	1,000	990
1928 4 1/2s.	1,016 97	1,000	980
1929 4 1/2s.	1,018 74	1,000	980
1930 4 1/2s.	1,020 44	1,000	980
East Cleveland Ohio street 1927 5s.	4,163 08	4,000	4,040
1928 5s.	4,184 52	4,000	4,040
1929 5s.	4,204 98	4,000	4,040
1934 5s.	4,295 15	4,000	4,040
1928 4 1/2s.	24,170 22	24,000	23,670
East Palestine Ohio school 1928 5s.	1,124 02	1,000	1,000
1940 5s.	1,120 88	1,000	1,000
1940 5s.	1,123 07	1,000	1,000
1941 5s.	1,125 23	1,000	1,000
1942 5s.	1,129 41	1,000	1,000
1943 5s.	1,143 43	1,000	1,000
East Liverpool Ohio street 1926 5s.	2,100 31	2,000	2,040
1927 5s.	2,114 81	2,000	2,040
1928 5s.	2,128 73	2,000	2,040
1929 5s.	2,142 11	2,000	2,060
1930 5s.	2,161 80	2,000	2,060
East Youngstown Ohio school 1935 5s.	6,266 46	6,000	6,080
Lakewood Ohio imp 1937 4 1/2s.	5,306 23	5,000	5,000
1938 4 1/2s.	5,311 99	5,000	5,000
1939 4 1/2s.	5,316 76	5,000	5,000
1921 5s.	1,009 71	1,000	1,000
Lorain Ohio school 1933 4 1/2s.	3,706 20	3,500	3,535
Lucas Co Ohio bridge 1923 4 1/2s.	2,011 71	2,000	2,000
1924 4 1/2s.	4,029 12	4,000	4,000
1925 4 1/2s.	4,033 86	4,000	4,000
Martins Ferry Ohio imp 1921 5s.	1,004 02	1,000	1,000
1922 5s.	1,011 22	1,000	1,010
1923 5s.	1,014 43	1,000	1,010
1923 5s.	1,017 37	1,000	1,010
1923 5s.	1,020 21	1,000	1,010
1924 5s.	1,022 85	1,000	1,010

	Book value	Par value	Market value
Martino Ferry Ohio imp 1924 5s.....	1,025 47	1,000	1,010
1925 5s.....	1,027 54	1,000	1,020
1926 5s.....	1,029 83	1,000	1,022
1926 5s.....	1,031 96	1,000	1,024
1926 5s.....	1,034 00	1,000	1,026
1927 5s.....	1,035 89	1,000	1,029
Newark Twp Ohio school 1921 5s.....	6,248 83	6,000	6,060
Niles Ohio light 1921 4½s.....	1,004 85	1,000	1,000
1923 4½s.....	1,012 87	1,000	1,000
1924 4½s.....	1,016 10	1,000	1,000
Niles Ohio sewer 1922 5s.....	1,008 70	1,000	1,000
1923 5s.....	1,012 49	1,000	1,000
1924 5s.....	1,016 29	1,000	1,000
1925 5s.....	1,019 92	1,000	1,000
Imp 1930 5s.....	2,168 66	2,000	2,060
1931 5s.....	2,720 73	2,500	2,575
waterworks ext 1930 4½s.....	2,090 15	2,000	1,980
1931 4½s.....	2,093 74	2,000	1,990
1932 4½s.....	2,098 46	2,000	1,980
water 1949 4½s.....	3,154 56	3,000	2,820
1950 4½s.....	4,209 82	4,000	3,760
Palmsville Ohio school funding 1945 5s.....	5,400 24	5,000	5,000
Portage Co Ohio road 1929 4s.....	500 00	500	485
1930 4s.....	1,000 00	1,000	960
1930 4s.....	1,000 00	1,000	960
1931 4s.....	1,500 00	1,500	1,440
1931 4s.....	500 00	500	480
1932 4s.....	500 00	500	480
1932 4s.....	1,000 00	1,000	960
1933 4s.....	1,000 00	1,000	950
1933 4s.....	1,000 00	1,000	950
1934 4s.....	1,000 00	1,000	950
1934 4s.....	1,000 00	1,000	950
Ravenna Ohio waterworks imp 1930 4½s.....	1,020 19	1,000	969
1931 4½s.....	4,084 00	4,000	3,840
1931 4½s.....	4,087 16	4,000	3,840
1932 4½s.....	4,083 82	4,000	3,840
1932 4½s.....	4,074 39	4,000	3,840
1933 4½s.....	4,586 21	4,500	4,275
1933 4½s.....	4,588 91	4,500	4,275
1934 4½s.....	4,591 44	4,500	4,275
1934 4½s.....	4,593 92	4,500	4,275
1935 4½s.....	5,107 57	5,000	4,750
1935 4½s.....	5,109 71	5,000	4,750
1936 4½s.....	5,112 29	5,000	4,750
1936 4½s.....	5,114 82	5,000	4,750
1937 4½s.....	5,117 30	5,000	4,700
St Marys Ohio school 1934 4½s.....	9,573 33	9,000	8,650
Salem Ohio rfdg 1925 4s.....	1,000 00	1,000	980
1934 5s.....	519 95	500	500
Springfield Twp Ohio school 1921 5s.....	1,002 12	1,000	1,000
1922 5s.....	1,004 15	1,000	1,000
1923 5s.....	1,006 08	1,000	1,000
1924 5s.....	1,007 74	1,000	1,000
1925 5s.....	1,009 48	1,000	1,010
1926 5s.....	1,011 10	1,000	1,010
1927 5s.....	1,012 68	1,000	1,010
1928 5s.....	1,014 15	1,000	1,010
1929 5s.....	1,016 57	1,000	1,010
1930 5s.....	1,018 53	1,000	1,010
1931 5s.....	1,017 79	1,000	1,010
1932 5s.....	1,019 00	1,000	1,010
1933 5s.....	1,020 15	1,000	1,010
1934 5s.....	1,021 24	1,000	1,010
1935 5s.....	1,022 29	1,000	1,010
1936 5s.....	1,023 23	1,000	1,010
1937 5s.....	1,024 22	1,000	1,010
1938 5s.....	1,025 14	1,000	1,010
1939 5s.....	1,026 01	1,000	1,010
1940 5s.....	1,026 51	1,000	1,020
Springfield Ohio imp 1922 5s.....	9,136 32	9,000	9,080
1925 4½s.....	2,040 81	2,000	2,000
1931 4½s.....	10,435 38	10,000	10,000
1932 4½s.....	12,548 77	12,000	12,000
hospital 1930 4s.....	5,108 14	5,000	4,800
1931 4s.....	4,086 14	4,000	3,840
1932 4s.....	5,111 20	5,000	4,800
Van Wert Ohio street 1922-26 5s.....	8,938 73	8,750	8,750

Wooster Ohio street 1932 4½s.....	18,412 82	17,500	17,325
1932 4½s.....	3,156 48	3,000	2,970
Youngstown Ohio rfdg 1921 4½s.....	2,511 18	2,500	2,500
1922 4½s.....	2,530 45	2,500	2,500
waterworks 1921 5s.....	2,019 96	2,000	2,000
1922 5s.....	2,037 11	2,000	2,020
1923 5s.....	2,064 69	2,000	2,020
1924 5s.....	2,071 89	2,000	2,040
1925 5s.....	2,087 53	2,000	2,040
1926 5s.....	3,154 43	3,000	3,080
United States Lib 1938 4¼s.....	25,000 00	25,000	25,000
1923 4¼s.....	35,000 00	35,000	35,000
1928 4¼s.....	94,791 86	100,000	94,000
1928 4¼s.....	94,772 12	100,000	94,000
1928 4¼s.....	88,162 60	100,000	88,000
1928 4¼s.....	48,412 48	52,000	48,360
1928 4¼s.....	33,231 53	100,000	38,000
1928 4¼s.....	9,018 29	10,000	9,000
1928 4¼s.....	88,623 50	100,000	89,000
1923 4¼s.....	38,603 23	40,000	28,400
Brown Twp Ohio school 1956 5s.....	45,939 00	50,000	46,000
Edinburg Twp Ohio school 1926-35 5s.....	18,284 23	18,000	18,000
Hanover Twp Ohio school 1925 5½s.....	3,577 87	3,500	3,555
1926-33 5½s.....	15,753 56	15,000	15,810
Lostcreek Twp Ohio school 1946-55 5s.....	45,913 75	50,000	46,000
Macomb Co Mich road 1921 5¼s.....	1,004 59	1,000	1,000
Salem Ohio rfdg 1947 5s.....	10,016 66	9,500	9,500
Wellsville Ohio rfdg 1924 5s.....	5,115 53	5,000	5,050
<b>Totals .....</b>	<b>\$1,417,993 19</b>	<b>\$1,456,950</b>	<b>\$1,323,025</b>

## THE ORDER OF THE IROQUOIS

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811 IROQUOIS BUILDING, BUFFALO, N. Y.

[Commenced business 1898]

J. EDWARD SMITH, President

CHARLES F. JEKEL, Secretary

Attorney for service of process in the State of New York, WALLACE THAYER,  
Morgan Building, Buffalo, N. Y.

INCOME		
Application fees .....	\$60 00	
Assessments or premiums during first nine months of membership of which all or an extra percentage is used for expense.....	141 51	
All other assessments or premiums.....	32,073 15	
Dues from members at large.....	278 75	
Other payments by members.....	4 50	
Net amount received from members.....		\$32,557 91
Interest on:		
Bonds .....	\$1,148 20	
Deposits .....	1,475 87	
		2,624 07
Sale of lodge supplies.....		16 34
For return of receipts.....		1 32
Total Income .....		\$35,199 64
Ledger Assets December 31, 1919.....		59,846 63
Total .....		\$95,046 26
DISBURSEMENTS		
Death claims .....	\$16,189 44	
Permanent disability claims.....	725 00	
Old age benefits.....	395 00	
Total benefits paid.....		\$17,309 44
Commissions and fees to deputies and organizers.....	72 62	
Salaries and other compensation of officers and trustees.....	2,356 00	
Salaries of office employees.....	182 00	
Medical examiners' fees and salaries.....	36 00	
Collection and remittance of assessments and dues.....	90 00	
Rent .....	425 00	
Advertising, printing and stationery.....	294 74	
Postage, express, telegraph and telephone.....	111 02	
Lodge supplies .....	5 00	
Legal expenses .....	72 00	
Miscellaneous, including \$100 actuary's services.....	127 50	
Total Disbursements .....		\$31,061 32
Balance .....		\$73,984 94

## LEDGER ASSETS

Book value of bonds.....	\$32,072 25
Deposits in trust companies and banks not on interest.....	728 08
Deposits in trust companies and banks on interest.....	41,164 61
<b>Total</b> .....	<b>\$73,964 94</b>

## NON-LEDGER ASSETS

Interest due and accrued on bonds.....	237 24
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	2,245 83
Furniture and fixtures .....	300 00
Supplies .....	100 00
<b>Gross Assets</b> .....	<b>\$76,848 01</b>

## DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures.....	\$300 00
Supplies .....	100 00
<b>Total</b> .....	<b>400 00</b>
<b>Total Admitted Assets</b> .....	<b>\$76,448 01</b>

## LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$1,000 00
Salaries, rents, expenses, commissions, etc., due or accrued...	287 65
<b>Total</b> .....	<b>\$1,287 65</b>

## EXHIBIT OF FUNDS

	Benefit funds	Expense	Total
Balance December 31, 1919.....	\$56,480 62	\$3,366 00	\$59,846 62
<i>Income:</i>			
Membership fees.....		60 00	60 00
Assessments during first nine months of membership of which all or an extra per cent is used for expense.....		141 51	141 51
Other assessments.....	29,488 26	2,584 89	32,073 15
Dues and per capita tax.....		278 75	278 75
Other payments by members.....		4 50	4 50
Interest and dividends.....	2,521 83	102 74	2,624 07
Other income.....		17 66	17 66
<b>Totals</b> .....	<b>\$88,490 21</b>	<b>\$6,556 05</b>	<b>\$95,046 26</b>
<i>Disbursements:</i>			
Death claims.....	\$16,189 44		\$16,189 44
Disability claims.....	725 00		725 00
Other benefits.....	395 00		395 00
Commissions to deputies and organizers.....		\$72 62	72 62
Salaries, other compensation and traveling expense of officers and employees.....		2,574 00	2,574 00
Insurance department fees.....		90 00	90 00
Rent.....		425 00	425 00
Advertising, printing, supplies, postage, telegraph, telephone.....		410 76	410 76
Legal expenses.....		72 00	72 00
Other disbursements.....		127 50	127 50
<b>Totals</b> .....	<b>\$17,309 44</b>	<b>\$3,771 88</b>	<b>\$21,081 32</b>
Balance December 31, 1920.....	<b>\$71,180 77</b>	<b>\$2,784 17</b>	<b>\$73,964 94</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	706	\$873,142	509	\$633,326
Written in 1920 .....	21	18,700	21	18,700
Received by transfer in 1920 .....	.....	.....	11	14,968
<b>Totals .....</b>	<b>727</b>	<b>\$891,842</b>	<b>541</b>	<b>\$666,994</b>
Deduct terminated, decreased or transferred in 1920....	61	74,330	43	54,710
<b>Total certificates in force December 31, 1920....</b>	<b>666</b>	<b>\$817,512</b>	<b>498</b>	<b>\$612,284</b>
Terminated by death in 1920.	14	15,714	9	9,789
Terminated by lapse in 1920.	46	56,771	33	43,226
Terminated by total disability and old age in 1920....	1	1,845	1	1,695
Received in 1920 from members in New York:				
Mortuary .....				\$24,009 84
Expense .....				355 83
<b>Total .....</b>				<b>\$24,365 67</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	2	\$2,000 00	1	\$1,500 00
Incurred in 1920 .....	14	15,714 00	9	9,789 00
<b>Totals .....</b>	<b>16</b>	<b>\$17,714 00</b>	<b>10</b>	<b>\$11,289 00</b>
Paid in 1920 .....	15	16,189 44	10	11,289 00
Balance .....	1	\$1,524 56	.....	.....
Saved by compromising or scaling down in 1920 by lien in certificates .....	.....	524 56	.....	.....
Claims unpaid December 31, 1920 .....	1	1,000 00	.....	.....

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920 .....	1	\$1,450 00	1	\$1,450 00
Paid in 1920 .....	1	725 00	1	725 00
Balance .....	.....	\$725 00	.....	\$725 00
Saved by compromising or scaling down in 1920....	.....	725 00	.....	725 00

## EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920 .....	5	\$395 00	3	\$245 00
Paid in 1920 .....	5	395 00	3	245 00

## GENERAL INTERROGATORIES

Assessments collected from organization of association:

Mortuary .....	\$645,764 00
Losses and claims paid from organization of association:	
Death .....	542,447 00
Old age and disability.....	8,055 00

## BONDS OWNED

	Book value	Par value	Market value
United States 3d Lib 1928 4¼s.....	\$10,000 00	\$10,000	\$10,000
4th Lib 1928 4¼s.....	10,000 00	10,000	10,000
Victory 1923 4¼s.....	2,500 00	2,500	2,500
1923 4¼s.....	9,572 25	10,000	9,572
Totals .....	<u>\$32,075 25</u>	<u>\$32,500</u>	<u>\$32,072</u>



SUPREME LODGE  
ORDER OF MUTUAL PROTECTION

159 NORTH STATE STREET, CHICAGO, ILL.

[Commenced business 1878]

SEB. J. MUELLER, Jr., President

G. DEL. VECCHIO, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

INCOME

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense.....	\$3,201 14	
All other assessments or premiums.....	76,595 96	
Dues and per capita tax.....	7,582 85	
Net amount received from members.....		\$87,379 95
Interest on:		
Mortgage loans.....	\$33,801 54	
Bonds and stocks.....	212 50	
Deposits.....	167 27	
		34,181 31
Sale of lodge supplies.....		862 03
Total Income.....		\$122,423 29
Ledger Assets December 31, 1919.....		588,842 89
Total.....		\$711,266 18

DISBURSEMENTS

Death claims.....	\$85,305 66	
Permanent disability claims.....	650 00	
Total benefits paid.....		\$85,955 66
Commissions and fees to deputies and organizers.....		682 54
Salaries and other compensation of officers and trustees.....		6,483 69
Salaries of office employees.....		4,036 06
Medical examiners' fees and salaries.....		148 25
Insurance department fees.....		155 95
Rent.....		1,609 27
Advertising printing and stationery.....		532 09
Postage, express, telegraph and telephone.....		340 30
Lodge supplies.....		450 25
Official publication.....		1,290 24
Expense of supreme lodge meeting.....		1,212 06
Legal expenses.....		300 00
Furniture and fixtures.....		83 10
Miscellaneous.....		293 56
Total Disbursements.....		\$103,572 96
Balance.....		\$607,693 22

## LEDGER ASSETS

Mortgage loans .....	\$593,000 00
Book value of bonds .....	5,000 00
Deposits in trust companies and banks not on interest.....	204 17
Deposits in trust companies and banks on interest.....	2,989 05
Real estate mortgage bonds held pending securing of satisfactory mortgage loan (see schedule B).....	6,500 00
<b>Total .....</b>	<b>\$607,693 22</b>

## NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages .....	\$8,365 69
Bonds .....	61 98
<b>Total .....</b>	<b>8,427 67</b>
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	6,005 60
<b>Total Assets .....</b>	<b>\$622,126 49</b>

## LIABILITIES

Policy or certificate claims:	
Reported, not yet adjusted .....	\$12,894 75
Held for 3 beneficiaries.....	547 32
<b>Total unpaid claims .....</b>	<b>\$13,442 07</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Guarantee funds	Expense	Total
Balance December 31, 1919.....	\$83,749 90	\$429,500 76	\$60,000 00	\$15,592 23	\$588,842 89
<i>Income:</i>					
Assessments during first twelve months of membership of which all or an extra per cent is used for expense .....	1,605 67			1,595 47	3,201 14
Other assessments.....	69,063 49			7,532 47	76,595 96
Dues and per capita tax.....				7,582 85	7,582 85
Interest and dividends.....		33,208 04		976 27	34,184 31
Other income.....				862 03	862 03
<b>Totals.....</b>	<b>\$154,419 06</b>	<b>\$462,708 80</b>	<b>\$60,000 00</b>	<b>\$34,141 32</b>	<b>\$711,266 18</b>
<i>Disbursements:</i>					
Death claims.....	\$85,305 66				\$85,305 66
Disability claims.....	650 00				650 00
Commissions to deputies and organizers.....				\$682 54	682 54
Salaries, other compensation and traveling expense of officers and employees.....				10,667 94	10,667 94
Insurance department fees.....				155 95	155 95
Rent.....				1,609 27	1,609 27
Advertising, printing, supplies, postage, telegraph, telephone.....				1,322 64	1,322 64
Official publication.....				1,290 24	1,290 24
Supreme lodge meeting.....				1,212 06	1,212 06
Legal expenses.....				300 00	300 00
Other disbursements.....				376 66	376 66
<b>Totals.....</b>	<b>\$85,955 66</b>			<b>\$17,617 30</b>	<b>\$103,572 96</b>
Balance before transfers.....	\$68,463 40	\$462,708 80	\$60,000 00	\$16,524 02	\$607,693 22
Increase by transfers.....		360 76			360 76
<b>Balance.....</b>	<b>\$68,463 40</b>	<b>\$463,066 56</b>	<b>\$60,000 00</b>	<b>\$16,524 02</b>	<b>\$608,053 98</b>
Decrease by transfers.....		360 76			360 76
<b>Balance December 31, 1920.....</b>	<b>\$68,102 64</b>	<b>\$463,066 56</b>	<b>\$60,000 00</b>	<b>\$16,524 02</b>	<b>\$607,693 22</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	5,826	\$3,897,440	75	\$86,998
Written in 1920 .....	297	166,500	.....	.....
<b>Totals</b> .....	<b>6,123</b>	<b>\$4,063,940</b>	<b>75</b>	<b>\$86,998</b>
Deduct terminated, decreased or transferred in 1920....	326	199,000	4	6,000
<b>Total certificates in force December 31, 1920....</b>	<b>5,797</b>	<b>\$3,864,940</b>	<b>71</b>	<b>\$80,998</b>
Terminated by death in 1920.	107	95,250	3	5,000
Terminated by lapse in 1920.	219	103,750	1	1,000
Received in 1920 from members in New York:				
Mortuary .....				\$2,054 64
Expense .....				321 04
<b>Total</b> .....				<b>\$2,375 68</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	19	\$12,191 01	.....	.....
Incurred in 1920 .....	107	88,361 71	3	\$3,362 15
<b>Totals</b> .....	<b>126</b>	<b>\$100,552 72</b>	<b>3</b>	<b>\$3,362 15</b>
Paid in 1920 .....	109	85,305 66	3	3,312 15
Balance .....	17	\$15,247 06	.....	\$50 00
Saved by compromising or scaling down in 1920.....	.....	1,304 99	.....	50 00
Rejected in 1920 .....	*1	500 00	.....	.....
Claims unpaid December 31, 1920 .....	16	13,442 07	.....	.....

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims †	
	Number	Amount
Incurred in 1920 .....	5	\$650 00
Paid in 1920 .....	5	650 00

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$2,381,277 00
Losses and claims paid from organization of association:	
Death .....	2,168,737 00
Disability .....	21,594 04

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Illinois .....	\$599,500 00

## BONDS OWNED

	Book value	Par value	Market value
United States 3d Lib 4½s.....	\$5,000	\$5,000	\$5,000

\* Claim dropped.

† None in New York.

**THE POLISH NATIONAL ALLIANCE OF BROOKLYN  
UNITED STATES OF AMERICA**

142 GRAND STREET, BROOKLYN, N. Y.

[Commenced business 1905]

ANTONI BUSYN, President

FRANK JANUSZEWSKI, Secretary

Attorney for service of process in the State of New York, VINCENT J.  
KOWALSKI, 217 Havemeyer street, Brooklyn, N. Y.

INCOME		
Membership fees .....	\$56,369 82	
Assessments or premiums .....	5,455 90	
Other payments by members .....	7,233 80	
<hr/>		
Net amount received from members .....		\$69,059 52
Interest on:		
Mortgage loans .....	\$5,166 22	
Bonds .....	582 27	
Deposits .....	386 29	
<hr/>		
		6,134 78
Rents .....		641 50
Sale of lodge supplies .....		224 12
Building Fund .....		973 40
Orphans' Fund .....		1,132 31
Poor and Donation Fund .....		1,586 97
Czas loan paid off and interest thereon .....		344 08
<hr/>		
Total Income .....		\$80,096 68
Ledger Assets December 31, 1919 .....		135,359 03
<hr/>		
Total .....		\$215,455 71
 <b>DISBURSEMENTS</b> 		
Death claims .....		\$38,075 00
Commissions and fees to deputies and organizers .....		194 50
Salaries of officers and trustees .....		2,849 34
Salaries and other compensation of committees .....		228 00
Other compensation of office employees .....		240 00
Medical examiners' fees and salaries .....		143 40
Traveling and other expenses of officers, trustees and committees .....		277 12
Insurance department fees .....		15 00
Rent .....		240 00
Advertising printing and stationery .....		477 50
Postage, express, telegraph and telephone .....		200 63
Lodge supplies .....		381 40
Official publication .....		7,263 54
Legal expenses .....		50 00
Taxes, repairs and other expenses on real estate .....		618 53
Donations .....		1,630 04
Miscellaneous, including \$50 actuary's report; \$200 writing of new books .....		817 64
<hr/>		
Total Disbursements .....		\$63,701 64
<hr/>		
Balance .....		\$161,754 07

LEDGER ASSETS	
Book value of real estate.....	\$12,000 00
Mortgage loans .....	116,000 00
Book value of bonds.....	12,150 00
Cash in association's office.....	13 20
Deposits in trust companies and banks on interest.....	21,590 87
<b>Total .....</b>	<b>\$161,754 07</b>

NON-LEDGER ASSETS	
Interest due and accrued:	
Mortgages .....	\$1,332 01
Bonds .....	103 40
<b>Total .....</b>	<b>1,435 41</b>
Furniture and supplies .....	1,626 97
Stock in official weekly paper .....	880 00
<b>Gross Assets .....</b>	<b>\$165,686 45</b>

DEDUCT ASSETS NOT ADMITTED	
Furniture and supplies .....	\$1,626 97
Stock in official weekly paper.....	880 00
<b>Total .....</b>	<b>2,506 97</b>
<b>Total Admitted Assets .....</b>	<b>\$163,189 48</b>

LIABILITIES	
Policy or certificate claims:	
Due and unpaid .....	\$7,193 00
Adjusted, not yet due .....	2,600 00
<b>Total unpaid claims .....</b>	<b>\$9,793 00</b>
Salaries, rents, expenses, commissions, etc., due or accrued....	107 50
Poor, orphans and donations .....	1,426 41
<b>Total .....</b>	<b>\$11,326 91</b>

EXHIBIT OF FUNDS						
	Mortuary	Reserve	Publication	Buildings	Expense	Total
Balance December 31, 1919.....	\$97,543 64	\$20,429 49	\$44 09	\$14,299 69	\$3,043 13	\$135,359 03
<i>Income:</i>						
Membership fees.....	56,369 82				5,455 90	56,369 82
Other assessments.....					5,455 90	5,455 90
Other payments by members.....			7,233 80			7,233 80
Interest and dividends.....		6,134 78				6,134 78
Other income.....		594 08		1,364 00	2,043 40	4,902 38
<b>Totals.....</b>	<b>\$153,913 46</b>	<b>\$27,158 35</b>	<b>\$7,277 89</b>	<b>\$15,663 58</b>	<b>\$11,449 43</b>	<b>\$215,455 71</b>
<i>Disbursements:</i>						
Death claims.....	\$38,075 00					\$38,075 00
Commissions to deputies and organizers.....					\$194 50	194 50
Salaries, other compensation and traveling expense of officers and employees.....					3,737 86	3,737 86
Insurance department fees.....					15 00	15 00
Rent.....					240 00	240 00
Advertising, printing, supplies, postage, telegraph, telephone.....					1,059 53	1,059 53
Official publication.....			\$7,263 54			7,263 54
Legal expenses.....					50 00	50 00
Taxes and expense on real estate.....				\$618 53		618 53
Other disbursements.....		\$24 00		241 60	2,182 09	2,447 69
<b>Totals.....</b>	<b>\$38,075 00</b>	<b>\$24 00</b>	<b>\$7,263 54</b>	<b>\$860 13</b>	<b>\$7,478 97</b>	<b>\$53,701 64</b>
<b>Balance December 31, 1920.....</b>	<b>\$115,838 46</b>	<b>\$27,134 35</b>	<b>\$14 35</b>	<b>\$14,803 45</b>	<b>\$3,963 46</b>	<b>\$161,754 07</b>

**EXHIBIT OF CERTIFICATES**

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	8,642	\$3,283,600	8,642	\$3,283,600
Written in 1920 .....	838	480,200	838	480,200
<b>Totals</b> .....	<b>9,480</b>	<b>\$3,763,800</b>	<b>9,480</b>	<b>\$3,763,800</b>
Deduct terminated, decreased or transferred in 1920.....	652	268,300	652	268,300
<b>Total certificates in force December 31, 1920....</b>	<b>8,828</b>	<b>\$3,495,500</b>	<b>8,828</b>	<b>\$3,495,500</b>
Terminated by death in 1920.	89	39,825	89	39,825
Terminated by lapse in 1920.	563	228,475	563	228,475

**Received in 1920 from members in New York:**

Mortuary .....	\$56,369 82
Reserve .....	6,728 86
Expense .....	16,998 00
<b>Total</b> .....	<b>\$80,096 68</b>

**EXHIBIT OF DEATH CLAIMS**

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	29	\$8,043 00	26	\$6,793 00
Incurred in 1920 .....	89	39,825 00	64	28,300 00
<b>Totals</b> .....	<b>118</b>	<b>\$47,868 00</b>	<b>90</b>	<b>\$35,093 00</b>
Paid in 1920 .....	83	38,075 00	62	28,150 00
Claims unpaid December 31, 1920 .....	35	9,793 00	28	6,943 00

**GENERAL INTERROGATORIES**

Assessments collected from organization of association: Mortuary .....	\$403,135
Losses and claims paid from organization of association: Death .....	287,296

**MORTGAGES OWNED CLASSIFIED BY STATES**

State	Amount of principal unpaid
New Jersey .....	\$40,400 00
New York .....	75,600 00
<b>Total</b> .....	<b>\$116,000 00</b>

**BONDS OWNED**

	Book and par value	Market value
United States Lib 1942 4s.....	\$1,100	\$1,100
1928 4½s.....	4,000	4,000
1938 4½s.....	5,000	5,000
1923 4½s.....	2,060	2,060
<b>Totals</b> .....	<b>\$12,160</b>	<b>\$12,160</b>

POLISH NATIONAL ALLIANCE OF THE UNITED STATES OF NORTH AMERICA

1406 W. DIVISION STREET, CHICAGO, ILL.

[Commenced business 1880]

K. ZYCHLINSKI, President

JOHN S. ZAWILINSKI, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF INSURANCE, Albany, N. Y.

INCOME

Membership fees .....	\$10,916 09	
Assessments or premiums .....	1,527,903 56	
Initiation fees, badges, etc. ....	1,604 80	
<b>Total .....</b>	<b>\$1,540,424 45</b>	
Deduct payments returned to applicants and members .....	69 49	
<b>Net amount received from members .....</b>	<b>\$1,540,354 96</b>	
<b>Interest:</b>		
Mortgage loans .....	\$211,975 00	
Bonds .....	33,335 61	
Deposits .....	2,649 30	
Other sources .....	212 50	
		248,172 41
Rents .....		2,000 00
Sale of lodge supplies .....		1,616 83
Premiums from new lodges .....		1,121 19
Taxes advanced on real estate and returned .....		754 91
Appraisal fees .....		12,904 84
Rents on property foreclosed .....		2,029 58
Voluntary contributions .....		312 65
Returned payment on protest .....		1 53
<b>Total Income .....</b>	<b>\$1,800,268 90</b>	
<b>Ledger Assets December 31, 1919 .....</b>	<b>4,706,182 85</b>	
<b>Total .....</b>	<b>\$6,518,451 75</b>	

DISBURSEMENTS

Death claims .....	\$790,662 06	
Old age benefits .....	8,539 65	
<b>Total benefits paid .....</b>	<b>\$799,201 71</b>	
Commissions and fees to deputies and organizers .....	3,036 32	
Salaries of officers and trustees .....	18,381 65	
Salaries and other compensation of committees .....	546 80	
Salaries and other compensation of office employees .....	49,024 53	
Medical examiners' fees and salaries .....	1,420 20	
Traveling and other expenses of officers, trustees and committees .....	5,138 53	
Collection and remittance of assessments and dues .....	34 99	

Insurance department fees .....	841 60
Rent .....	1,000 00
Advertising, printing and stationery.....	14,508 95
Postage, express, telegraph and telephone.....	4,329 45
Official publication .....	45,128 40
Legal expenses .....	2,421 96
Furniture and fixtures .....	1,215 00
Taxes, repairs and other expenses on real estate.....	2,835 53
Education department .....	2,011 48
P. N. A. College .....	75,575 70
Relief department .....	15,041 25
Home for the Aged .....	45,000 00
Immigration Home .....	4,000 00
War sufferers .....	75,400 55
Donations and bonding of officers.....	249 25
National Fraternal Congress .....	266 00
Actuary .....	146 10

**Total Disbursements** ..... \$1,166,755 95

**Balance** ..... \$5,351,695 80

**LEDGER ASSETS**

Book value of real estate .....	\$36,500 00
Mortgage loans .....	4,160,250 00
Book value of bonds .....	984,468 08
Deposits in trust companies and banks on interest.....	170,477 72
<b>Total</b> .....	<u>\$5,351,695 80</u>

**NON-LEDGER ASSETS**

<b>Interest due and accrued:</b>	
Mortgages .....	\$64,235 72
Bonds .....	14,905 69
<b>Total</b> .....	<u>79,141 41</u>
Rents accrued .....	565 00
Market value of real estate over book value.....	650 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	14,461 96
Furniture and fixtures, \$16,391.50; printing plant, \$42,673.23; library, \$7,000; lodge supplies, \$3,802.18.....	69,866 91
<b>Gross Assets</b> .....	<u>\$5,516,361 08</u>

**DEDUCT ASSETS NOT ADMITTED**

Book value of bonds over market value.....	\$22,461 48
Furniture and fixtures, printing plant, library, lodge supplies .....	69,866 91
<b>Total</b> .....	<u>92,328 39</u>
<b>Total Admitted Assets</b> .....	<u>\$5,424,032 69</u>

**LIABILITIES**

<b>Policy or certificate claims:</b>	
Due and unpaid .....	\$168,207 04
Adjusted, not yet due .....	1,900 00
Reported, not yet adjusted.....	131,200 00
Incurred in 1920, not reported until 1921...	12,000 00
Old age and other benefits due and unpaid...	30,689 10
<b>Total unpaid claims</b> .....	<u>\$343,996 14</u>
Salaries, rents, expenses, commissions, etc., due or accrued....	110 00
Taxes due or accrued .....	459 60
<b>Total</b> .....	<u>\$344,565 74</u>



EXHIBIT OF FUNDS

	Mortuary	Reserve	Benevolent
Balance December 31, 1919.....	\$880,641 89	\$3,085,128 00	\$122,414 68
<i>Income:</i>			
Assessments.....	1,212,044 10		120,244 84
Interest and dividends.....		246,483 36	212 80
Other income.....		4,029 58	312 65
<b>Totals.....</b>	<b>\$2,092,685 99</b>	<b>\$3,935,640 94</b>	<b>\$243,184 67</b>
<i>Disbursements:</i>			
Death claims.....	\$790,662 06		
Other benefits.....	8,539 65		
Other disbursements.....			\$139,616 95
<b>Totals.....</b>	<b>\$799,201 71</b>		<b>\$139,616 95</b>
Balance December 31, 1920.....	\$1,293,484 28	\$3,935,640 94	\$103,567 72

	War sufferers	Expense	Total
Balance December 31, 1919.....	\$7,026 95	\$13,971 38	\$4,709,182 85
<i>Income:</i>			
Membership fees.....		10,916 09	10,916 09
Assessments.....	75,350 85	120,194 28	1,827,884 07
Other payments by members.....		1,604 80	1,604 80
Interest and dividends.....		1,476 55	248,172 41
Other income.....		16,399 30	20,741 53
<b>Totals.....</b>	<b>\$82,377 80</b>	<b>\$164,562 35</b>	<b>\$6,518,451 75</b>
<i>Disbursements:</i>			
Death claims.....			\$790,662 06
Other benefits.....			8,539 65
Commissions to deputies and organizers.....		\$3,036 32	3,036 32
Salaries, other compensation and traveling expense of officers and employees.....		74,511 71	74,511 71
Collection and remittance of assessments and dues.....		34 99	34 99
Insurance department fees.....		841 60	841 63
Rent.....		1,000 00	1,000 00
Advertising, printing, supplies, postage, telegraph, telephone.....		18,838 40	18,838 40
Official publication.....		45,128 40	45,128 40
Legal expenses.....		2,421 96	2,421 96
Taxes and expense on real estate.....		2,835 53	2,835 53
Other disbursements.....	\$78,400 55	3,887 83	218,905 33
<b>Totals.....</b>	<b>\$75,400 55</b>	<b>\$132,536 74</b>	<b>\$1,166,755 95</b>
Balance December 31, 1920.....	\$6,977 25	\$12,025 61	\$5,351,695 80

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	119,430	\$68,984,800	14,508	\$8,121,700
Written in 1920.....	11,850	7,491,200	1,572	920,600
Revived in 1920.....	7,571	4,460,600	858	491,000
Increased in 1920.....		227,600		16,700
<b>Totals.....</b>	<b>138,851</b>	<b>\$81,164,200</b>	<b>16,938</b>	<b>\$9,550,000</b>
Deduct terminated, decreased or transferred in 1920....	14,626	8,333,400	1,699	925,700
<b>Total certificates in force December 31, 1920....</b>	<b>124,225</b>	<b>\$72,830,800</b>	<b>15,239</b>	<b>\$8,624,300</b>
Terminated by death in 1920.....	1,298	768,200	176	102,800
Terminated by lapse in 1920.....	13,322	7,541,600	1,522	820,700
Terminated by old age in 1920.....	6	5,400	1	900
Decreased in 1920.....		18,200		1,300

Received in 1920 from members in New York:	
Mortuary .....	\$144,597 08
Benevolent .....	14,527 56
War sufferers .....	9,080 98
Expense .....	16,284 42
<b>Total</b> .....	<b>\$184,490 04</b>

**EXHIBIT OF DEATH CLAIMS**

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	794	\$352,561 00	86	\$34,951 00
Incurred in 1920 .....	1,298	768,200 00	176	102,800 00
<b>Totals</b> .....	<b>2,092</b>	<b>\$1,120,761 00</b>	<b>262</b>	<b>\$137,751 00</b>
Paid in 1920 .....	1,397	790,662 00	183	102,497 00
<b>Balance</b> .....	<b>695</b>	<b>\$330,099 00</b>	<b>79</b>	<b>\$35,254 00</b>
Saved by compromising or scaling down in 1920 .....		28,792 00		3,786 00
Claims unpaid December 31, 1920 .....	695	301,307 00	79	31,468 00

**EXHIBIT OF OLD AGE AND OTHER CLAIMS**

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	74	\$35,744 00	14	\$7,151 00
Incurred in 1920 .....	6	5,400 00	1	900 00
<b>Totals</b> .....	<b>80</b>	<b>\$41,144 00</b>	<b>15</b>	<b>\$8,051 00</b>
Paid in 1920 .....	11	8,539 00	2	1,614 00
<b>Balance</b> .....	<b>69</b>	<b>\$32,605 00</b>	<b>13</b>	<b>\$6,437 00</b>
Saved by compromising or scaling down in 1920 .....		1,016 00		
Rejected in 1920 .....	1	900 00		
Claims unpaid December 31, 1920 .....	68	30,689 00	13	6,437 00

**GENERAL INTERROGATORIES**

Assessments collected from organization of association: Mortuary .....	\$13,947,521
Losses and claims paid from organization of association: Death .....	10,532,628

**DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS**

Country:	Par value of deposit
Canada .....	\$11,000 00

**MORTGAGES OWNED CLASSIFIED BY STATES**

State	Amount of principal unpaid
Illinois .....	\$3,384,550
Indiana .....	712,700
Pennsylvania .....	63,000
<b>Total</b> .....	<b>\$4,160,250</b>

BONDS OWNED

	Book value	Par value	Market value
United States 1st Lib 1947 4½s.....	\$50,000 00	\$50,000	\$50,000
2d Lib 1942 4½s.....	50,000 00	50,000	50,000
3d Lib 1928 4½s.....	50,000 00	50,000	50,000
4th Lib 1938 4½s.....	200,000 00	200,000	200,000
1938 4½s.....	200,000 00	200,000	200,000
5th Victory 1922 4½s.....	25,000 00	25,000	25,000
1922 4½s.....	98,800 00	100,000	96,000
1923 4½s.....	147,800 00	150,000	144,000
Winnipeg school deb 1926 4s.....	9,875 00	10,000	9,000
Dominion of Canada war loan 1931 5s.....	967 24	1,000	970
War Savings stamps 1923 4s.....	830 00	1,000	884
War Savings cts 1924 4s.....	844 00	1,000	870
War Savings stamps & Thrift stamps.....	761 84	823	773
Polish Govt dollar bonds 1940 6s.....	50,000 00	50,000	24,500
<b>Totals .....</b>	<b>\$984,468 08</b>	<b>\$988,323</b>	<b>\$962,007</b>

## POLISH ROMAN CATHOLIC UNION

984 MILWAUKEE AVENUE, CHICAGO, ILL.

[Commenced business December 1887]

N. L. PIOTROWSKI, President

I. WROBLEWSKI, Secretary

Attorney for service of process in the State of New York, J. J. JANKOWSKI,  
984 Milwaukee avenue, Chicago, Ill.

## INCOME

Membership fees .....	\$935,969 45	
Assessments or premiums.....	81,961 65	
Dues and per capita tax.....	2,103 75	
Medical examiners' fees.....	505 00	
Official organ .....	33,599 10	
Certificates .....	1,531 00	
		<hr/>
Net amount received from members.....		\$1,055,669 95
Interest on:		
Mortgage loans .....	\$123,732 13	
Bonds .....	19,848 35	
Deposits .....	3,172 92	
		<hr/>
		146,753 40
Rents .....		13,522 85
Sale of lodge supplies.....		4,048 70
War victims .....		22,547 95
Refunds .....		1,580 98
Loan costs .....		3,195 00
Un — Cash .....		90 41
Sub-chart and returned deeds.....		190 30
Borrowed money (gross) .....		75,000 00
Gross profit on sale or maturity of ledger assets: Bonds.....		1,119 78
		<hr/>
Total Income .....		\$1,323,719 32
Ledger Assets December 31, 1919 .....		2,856,030 40
		<hr/>
Total .....		\$4,179,749 72

## DISBURSEMENTS

Death claims .....	\$513,184 74	
Permanent disability claims.....	7,535 00	
Education .....	8,828 25	
		<hr/>
Total benefits paid.....		\$529,547 99
Commissions and fees to deputies and organizers.....		2,702 00
Salaries of officers and trustees.....		13,182 50
Salaries and other compensation of committees.....		1,228 07
Salaries of office employees.....		30,174 61
Medical examiners' fees and salaries.....		2,499 96
Traveling and other expenses of officers, trustees and committees .....		4,151 24
Insurance department fees.....		251 72
Rent .....		2,250 00
Advertising printing and stationery.....		13,803 44

Postage, express, telegraph and telephone.....	2,037 13
Lodge supplies .....	714 70
Official publication .....	44,319 35
Expense of supreme lodge meeting.....	1,374 95
Legal expenses .....	206 53
Taxes, repairs and other expenses on real estate.....	13,706 36
War victims .....	30,775 00
Library .....	2,068 69
Miscellaneous .....	1,764 93
Juvenile .....	41 00
Borrowed money repaid (gross).....	175,000 00
Interest on borrowed money.....	3,256 25
Gross loss on sale or maturity of ledger assets:	
Real estate .....	\$1,625 00
Bonds .....	1,663 90
	<u>3,288 90</u>
<b>Total Disbursements .....</b>	<b>\$878,345 32</b>

**Balance .....** **\$3,301,404 40**

**LEDGER ASSETS**

Book value of real estate.....	\$100,224 04
Mortgage loans .....	2,678,100 00
Collateral loans .....	1,674 00
Book value of bonds.....	424,090 38
Deposits in trust companies and banks on interest.....	52,592 46
Bills receivable .....	6,000 00
Library, furniture and fixtures.....	13,723 52
Printing plant .....	25,000 00
<b>Total .....</b>	<b>\$3,301,404 40</b>

**NON-LEDGER ASSETS**

Interest due and accrued:	
Mortgages .....	\$21,451 50
Bonds .....	1,525 00
Other assets .....	550 00
<b>Total .....</b>	<b>23,526 50</b>
Rents due and accrued.....	1,040 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	33,552 17
Lodge supplies .....	2,855 00
<b>Gross Assets .....</b>	<b>\$3,362,378 07</b>

**DEDUCT ASSETS NOT ADMITTED**

Bills receivable .....	\$6,000 00
Printing plant, \$25,000; library and furniture and fixtures, \$13,723.52; lodge supplies, \$2,855 .....	41,578 52
<b>Total .....</b>	<b>47,578 52</b>
<b>Total Admitted Assets.....</b>	<b>\$3,314,799 55</b>

**LIABILITIES**

Policy or certificate claims:	
Due and unpaid.....	\$152,000 93
Adjusted, not yet due.....	40,200 00
Resisted .....	2,250 00
<b>Total unpaid claims.....</b>	<b>\$194,450 93</b>

Beneficiaries trust .....	600 00
War victims .....	715 50
Polish National Council.....	9,454 64
<b>Total</b> .....	<b>\$205,221 07</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	Education
Balance December 31, 1919.....	\$1,809,960 39	\$279,719 67	\$27,984 12	\$19,737 39
<i>Income:</i>				
Membership fees.....	910,637 59	2,713 78	11,159 04	11,459 04
Other income.....	76,119 78			
<b>Totals</b> .....	<b>\$2,796,717 76</b>	<b>\$282,433 45</b>	<b>\$39,143 16</b>	<b>\$31,196 43</b>
<i>Disbursements:</i>				
Death claims.....	\$513,184 74			
Disability claims.....			\$7,535 00	
Other benefits.....				\$8,828 25
Other disbursements.....	175,000 00		1,663 90	1,625 00
<b>Totals</b> .....	<b>\$688,184 74</b>		<b>\$9,198 90</b>	<b>\$10,453 25</b>
Balance December 31, 1920.....	<b>\$2,108,533 02</b>	<b>\$282,433 45</b>	<b>\$29,944 26</b>	<b>\$20,743 18</b>

	Interest	Expense	Total
Balance December 31, 1919.....	\$707,578 21	\$11,050 62	\$2,856,030 40
<i>Income:</i>			
Members ip fees.....			935,960 45
Assessments.....		81,961 65	81,961 65
Dues and per capita tax.....		2,103 75	2,103 75
Other payments by members.....		35,635 10	35,635 10
Interest and dividends.....	148,580 48	3,172 92	146,753 40
Other income.....		45,176 19	121,296 97
<b>Totals</b> .....	<b>\$851,158 69</b>	<b>\$179,100 23</b>	<b>\$4,179,749 72</b>
<i>Disbursements:</i>			
Death claims.....			\$513,184 74
Disability claims.....			7,535 00
Other benefits.....			8,828 25
Commissions to deputies and organizers.....		\$2,702 06	2,702 00
Salaries, other compensation and traveling expense of officers and employees.....		51,236 38	51,236 38
Insurance department fees.....		281 72	281 72
Rent.....		2,250 00	2,250 00
Advertising, printing, supplies, postage, telegraph, telephone.....		16,555 27	16,555 27
Official publication.....		44,319 35	44,319 35
Supreme lodge meeting.....		1,374 95	1,374 95
Legal expenses.....		206 53	206 53
Taxes and expense on real estate.....		13,706 36	13,706 36
Other disbursements.....	\$1,006 25	36,899 62	216,194 77
<b>Totals</b> .....	<b>\$1,006 25</b>	<b>\$169,502 18</b>	<b>\$878,345 32</b>
Balance December 31, 1920.....	<b>\$850,152 44</b>	<b>\$9,598 05</b>	<b>\$3,301,404 40</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	103,099	\$61,737,300	15,479	\$9,790,950
Written in 1920.....	2,034	1,258,500	235	140,300
Revived in 1920.....	6,003	3,662,450	713	509,900
<b>Totals</b> .....	<b>111,136</b>	<b>\$66,658,250</b>	<b>16,427</b>	<b>\$10,441,150</b>
Deduct terminated, decreased or transferred in 1920....	27,143	18,015,413	3,822	3,141,216
<b>Total certificates in force December 31, 1920...</b>	<b>83,993</b>	<b>\$48,642,837</b>	<b>12,605</b>	<b>\$7,299,934</b>
Terminated by death in 1920.	949	549,650	138	85,250

## Received in 1920 from members in New York:

Mortuary .....	\$150,779 04
Disability .....	1,689 48
Expense .....	18,161 91
<b>Total .....</b>	<b>\$170,630 43</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	422	\$205,879	81	\$39,207
Incurred in 1920 .....	949	549,650	138	85,250
Interest addition account of instalment claims .....				46
<b>Totals .....</b>	<b>1,371</b>	<b>\$755,529</b>	<b>219</b>	<b>\$124,503</b>
<b>Paid in 1920 .....</b>	<b>971</b>	<b>513,185</b>	<b>152</b>	<b>86,543</b>
Balance .....	400	\$242,344	67	\$37,960
Saved by compromising or scaling down in 1920 .....		47,893		3,229
Claims unpaid December 31, 1920 .....	400	194,451	67	34,731

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920 .....	189	\$7,535	41	\$1,650
Paid in 1920 .....	189	7,535	41	1,650

## GENERAL INTERROGATORIES

## Assessments collected from organization of association:

Mortuary .....	\$7,823,705 00
Disability .....	105,035 00

## Losses and claims paid from organization of association:

Death .....	5,742,325 00
Disability .....	68,924 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Illinois .....	\$2,400,500 00
Indiana .....	252,600 00
Wisconsin .....	25,000 00
<b>Total .....</b>	<b>\$2,678,100 00</b>

## INFANTILE BRANCH

## INCOME

Assessments or premiums .....	\$4,483 28
Interest .....	63 88
<b>Total Income .....</b>	<b>\$4,547 16</b>
<b>Ledger Assets December 31, 1919 .....</b>	<b>2,851 30</b>
<b>Total .....</b>	<b>\$7,398 46</b>

## DISBURSEMENTS

Death claims .....	\$1,294 00
Premiums, new members.....	252 50
Medical examiners' fees.....	101 25
Printing and stationery.....	102 50
<b>Total Disbursements .....</b>	<b>\$1,750 25</b>
<b>Balance .....</b>	<b>\$5,648 21</b>

## LEDGER ASSETS

Deposits in trust companies and banks on interest.....	\$5,648 21
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## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	1,523	\$184,200	.....	.....
Written in 1920.....	1,535	199,776	108	\$10,940
Revived in 1920.....	28	3,360	.....	.....
<b>Totals .....</b>	<b>3,086</b>	<b>\$387,336</b>	<b>108</b>	<b>\$10,940</b>
Deduct terminated, decreased or transferred in 1920....	177	21,240	2	140
<b>Total certificates in force December 31, 1920....</b>	<b>2,909</b>	<b>\$366,096</b>	<b>106</b>	<b>\$10,800</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920.....	16	\$1,294	1	\$104
Paid in 1920.....	16	1,294	1	104

## BONDS OWNED

	Book and Market value	Par value
United States 1st Lib 1947 4s.....	\$10,000 00	\$10,000
2d Lib 1942 4½s.....	60,466 00	65,000
3d Lib 1938 4½s.....	197,519 26	215,000
4th Lib 1938 4½s.....	121,761 50	125,000
5th Lib 1932 4½s.....	24,343 62	25,000
<b>Totals .....</b>	<b>\$424,090 38</b>	<b>\$450,000</b>



## POLISH UNION OF AMERICA

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761 FILLMORE AVENUE, BUFFALO, N. Y.

[Commenced business 1917]

STANISLAW CZASTER, President

FRANK ZANDROWICZ, Secretary

Attorney for service of process in the State of New York, FRANK S. BURZYNSKI,  
591 Fillmore avenue, Buffalo.

INCOME		
Assessments or premiums.....	\$104,721 90	
Reinstatement fees .....	1 00	
Certificate and initiation fees, interest on option "B" liens.....	1,510 69	
Net amount received from members.....		\$106,233 59
Interest on:		
Mortgage loans .....	\$1,272 92	
Bonds and stocks.....	612 50	
Deposits .....	859 14	
		2,744 56
Sale of lodge supplies.....		83 20
Official publication .....		5,545 85
Miscellaneous .....		10
Secretaries' bonds, premiums.....		162 20
Payment received on policy liens, option "B" .....		322 48
From New York State Insurance Department in excess of amount shown as due December 31, 1919.....		200,172 50
Total Income .....		\$315,264 48
Ledger Assets December 31, 1919.....		89,813 14
Total .....		\$405,077 62

DISBURSEMENTS		
Death claims .....	\$63,503 36	
Sick and accident claims.....	2,950 00	
Total benefits paid.....		\$66,453 36
Commissions and fees to deputies and organizers.....		10 00
Salaries and other compensation of officers and trustees.....		9,364 78
Salaries of office employees.....		7,046 59
Medical examiners' fees and salaries.....		189 50
Traveling and other expenses of officers, trustees and com- mittees .....		2,574 49
Advertising, printing and stationery.....		3,025 21
Postage, express, telegraph and telephone.....		562 34
Lodge supplies .....		118 50
Official publication .....		4,408 75
Expense of supreme lodge meeting.....		1,071 37
Legal expenses .....		1,000 00
Furniture and fixtures.....		202 79
Premiums on bonds of officers.....		190 00

Commission for new members .....	740 50
Miscellaneous .....	199 92

**Total Disbursements** ..... **\$97,158 10**

**Balance** ..... **\$307,919 52**

#### LEDGER ASSETS

Book value of real estate .....	\$100,000 00
Mortgage loans .....	144,175 00
Collateral loans .....	5,000 00
Book value of bonds .....	30,000 00
Deposits in trust companies and banks on interest .....	28,744 52

**Total** ..... **\$307,919 52**

#### NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages .....	\$3,563 54
Bonds .....	245 48
Collateral loans .....	150 00

**Total** ..... **3,959 02**

Rents due ..... **2,000 00**

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge ..... **8,186 83**

Due from New York Insurance Department subject to claims.. **48,305 36**

**Total Assets** ..... **\$370,370 73**

#### LIABILITIES

Policy or certificate claims due and unpaid .....
 \$7,111 35 |

Salaries, rents, expenses, commissions, etc., due or accrued... **1,478 60**

Official paper ..... **1,750 80**

Estimated amount of claims in hands of New York Insurance Department ..... **48,305 36**

Interest collection for New York Insurance Department on mortgage ..... **150 00**

Option "D" distributive share unpaid..... **26,631 13**

**Total** ..... **\$85,427 24**

#### EXHIBIT OF FUNDS

	Mortuary	Accident	Extraordinary	Expense	Total
Balance December 31, 1919 .....	\$86,729 62	\$1,136 90	\$334 94	\$1,611 68	\$89,813 14
<i>Income:</i>					
Other assessments .....	74,283 04	6,080 35	2,139 52	22,243 99	104,721 90
Other payments by members .....	809 94			701 75	1,511 69
Interest and dividends .....	2,631 81	46 91		65 84	2,744 56
Other income .....	197,136 07	2,693 60	224 96	6,231 70	206,286 33
<b>Totals</b> .....	<b>\$361,565 48</b>	<b>\$9,957 76</b>	<b>\$2,699 42</b>	<b>\$30,854 96</b>	<b>\$405,077 62</b>
<i>Disbursements:</i>					
Death claims .....	\$63,503 36				\$63,503 36
Accident claims .....		\$2,950 00			2,950 00
Commissions to deputies and organizers .....				\$10 00	10 00
Salaries, other compensation and traveling expense of officers and employees .....				19,175 36	19,175 36
Advertising, printing, supplies, postage, telegraph, telephone .....				3,706 05	3,706 05
Official publication .....				4,408 75	4,408 75
Supreme lodge meeting .....				1,071 37	1,071 37
Legal expenses .....				1,000 00	1,000 00
Other disbursements .....				1,333 21	1,333 21
<b>Totals</b> .....	<b>\$63,503 36</b>	<b>\$2,950 00</b>		<b>\$30,704 74</b>	<b>\$97,158 10</b>
Balance December 31, 1920 .....	<b>\$298,062 12</b>	<b>\$7,007 76</b>	<b>\$2,699 42</b>	<b>\$150 22</b>	<b>\$307,919 52</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	13,858	\$8,190,826	12,288	\$7,290,318
Written in 1920 .....	380	259,000	253	176,000
<b>Totals .....</b>	<b>14,238</b>	<b>\$8,449,826</b>	<b>12,541</b>	<b>\$7,466,318</b>
Deduct terminated decreased or transferred in 1920....	1,302	756,092	1,153	672,455
<b>Total certificates in force December 31, 1920....</b>	<b>12,936</b>	<b>\$7,693,734</b>	<b>11,388</b>	<b>\$6,793,863</b>
Terminated by death in 1920.	126	68,615	118	65,400
Terminated by lapse in 1920.	1,176	687,477	1,035	607,055

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	5	\$1,750	4	\$1,625
Incurred in 1920.....	126	68,615	118	65,400
<b>Totals .....</b>	<b>131</b>	<b>\$70,365</b>	<b>122</b>	<b>\$67,025</b>
Paid in 1920.....	116	63,504	109	61,145
<b>Claims unpaid December 31, 1920 .....</b>	<b>15</b>	<b>\$6,861</b>	<b>13</b>	<b>\$5,880</b>

## EXHIBIT OF ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920.....	17	\$3,350	14	\$2,800
Paid in 1920.....	15	2,950	13	2,650
Rejected in 1920.....	1	150	1	150
Claims unpaid December 31, 1920, estimated liability...	1	250	.....	.....

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$100,839 00
Accident .....	7,192 00
Losses and claims paid from organization of association:	
Death .....	65,253 00
Accident .....	2,950 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
New York .....	\$144,175 00

## BONDS OWNED

	Book and par value	Market value
United States 1st Lib 1947 3½s.....	\$5,000	\$5,000
2d Lib 1942 4s.....	5,000	5,000
3d Lib 1928 4½s.....	10,000	10,000
4th Lib 1938 4½s.....	10,000	10,000
<b>Totals .....</b>	<b>\$30,000</b>	<b>\$30,000</b>

## PROTECTED HOME CIRCLE

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30 EAST STATE STREET, SHARON, PA.

[Commenced business 1886]

A. C. McLEAN, President

W. S. PALMER, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

### INCOME

Assessments or premiums during first ten months of membership of which all or an extra percentage is used for expense.....	\$172,656 58	
All other assessments or premiums.....	1,083,291 43	
Dues and per capita tax.....	175,486 76	
B. C. fees .....	1,957 75	
Net amount received from members.....		\$1,433,392 52
Interest on:		
Mortgage loans .....	\$9,900 29	
Collateral loans .....	67 50	
Bonds and stocks.....	24,385 42	
		34,353 21
Rents .....		7,000 00
Sale of lodge supplies.....		4,337 18
Borrowed money (gross).....		25,000 00
<b>Total Income .....</b>		<b>\$1,504,062 81</b>
<b>Ledger Assets December 31, 1919.....</b>		<b>885,267 93</b>
<b>Total .....</b>		<b>\$2,389,350 84</b>

### DISBURSEMENTS

Death claims .....	\$1,118,941 30	
Permanent disability claims.....	8,500 00	
Old age benefits.....	81,173 75	
Other benefits .....	5,000 00	
<b>Total benefits paid.....</b>		<b>\$1,213,615 05</b>
Commissions and fees to deputies and organizers.....		207,032 40
Salaries of officers and trustees.....		33,212 31
Salaries and other compensation of committees.....		1,174 32
Salaries and other compensation of office employees.....		30,039 28
Traveling and other expenses of officers, trustees and committees .....		1,582 30
Insurance department fees.....		229 00
Rent .....		1,500 00
Advertising, printing and stationery.....		8,065 36
Postage, express, telegraph and telephone.....		3,209 89
Lodge supplies .....		4,780 30

Official publication .....	14,644 97
Expense of supreme lodge meeting.....	50 00
Legal expenses .....	1,665 75
Furniture and fixtures.....	1,024 90
Taxes, repairs and other expenses on real estate.....	5,119 16
Premium on officers' bonds.....	1,411 44
Expense reorganization Mich Power.....	1,105 00
Miscellaneous, including \$998.76 fuel and light; \$223 fraternal congress .....	2,204 39
Borrowed money repaid (gross).....	32,500 00
Interest on borrowed money.....	7,849 97
Gross loss on sale or maturity of ledger assets: Bonds.....	3,175 00

**Total Disbursements .....** **\$1,575,190 79**

**Balance .....** **\$814,160 05**

**LEDGER ASSETS**

Book value of real estate.....	\$81,896 89
Mortgage loans .....	100,261 63
Collateral loans .....	1,750 00
Book value of bonds, \$570,982.30; stocks, \$6,750.....	577,732 30
Deposits in trust companies and banks not on interest.....	52,519 23

**Total .....** **\$814,160 05**

**NON-LEDGER ASSETS**

Interest due and accrued:	
Mortgages .....	\$2,194 24
Bonds .....	7,815 02
Collateral loans .....	12 00
<b>Total .....</b>	<b>10,021 26</b>
Rents due and accrued .....	83 33
Market value of real estate over book value.....	18,103 11

**Gross Assets .....** **\$848,367 75**

**DEDUCT ASSETS NOT ADMITTED**

Book value of bonds and stocks over market value..... 50,377 19

**Total Admitted Assets.....** **\$791,990 56**

**LIABILITIES**

Policy or certificate claims:	
Due and unpaid .....	\$16,500 00
Adjusted, not yet due.....	16,500 00
Resisted .....	22,500 00
Reported, not yet adjusted.....	15,000 00
Incurred in 1920, not reported until 1921....	86,500 00

**Total unpaid claims .....** **\$157,000 00**

Borrowed money, \$118,000; interest due or accrued thereon,  
\$585.83 .....

118,585 83

**Total .....** **\$975,585 83**

EXHIBIT OF FUNDS

	Mortuary	Reserve	War fund	Expense	Total
Balance December 31, 1919.....	\$42,516 18	\$766,665 87	\$47,233 00	\$28,852 88	\$885,267 93
<i>Income:</i>					
Assessments during first ten months of membership of which all or an extra per cent is used for expense.....				172,656 58	172,656 58
Other assessments.....	812,468 68	270,822 80			1,083,291 48
Dues and per capita tax.....				175,486 76	175,486 76
Other payments by members.....				1,957 75	1,957 75
Interest and dividends.....		34,353 21			34,353 21
Other income.....		32,000 00		4,337 18	36,337 18
<b>Totals.....</b>	<b>\$854,984 81</b>	<b>\$1,103,841 88</b>	<b>\$47,233 00</b>	<b>\$383,291 15</b>	<b>\$2,389,350 84</b>
<i>Disbursements:</i>					
Death claims.....	\$834,559 82	\$284,381 48			\$1,118,941 30
Disability claims.....		8,500 00			8,500 00
Other benefits.....		81,173 75	\$5,000 00		86,173 75
Commissions to deputies and organizers.....				\$207,032 40	207,032 40
Salaries, other compensation and traveling expense of officers and employees.....				66,006 21	66,006 21
Insurance department fees.....				229 00	229 00
Rent.....				1,500 00	1,500 00
Advertising, printing, supplies, postage, telegraph, telephone.....				16,055 55	16,055 55
Official publication.....				14,644 97	14,644 97
Supreme lodge meeting.....				50 00	50 00
Legal expenses.....				1,665 75	1,665 75
Taxes and expense on real estate.....				5,119 16	5,119 16
Other disbursements.....		43,524 97		5,745 73	49,270 70
<b>Totals.....</b>	<b>\$834,559 82</b>	<b>\$417,530 20</b>	<b>\$5,000 00</b>	<b>\$318,050 77</b>	<b>\$1,575,190 79</b>
Balance December 31, 1920.....	\$23,424 99	\$686,261 68	\$42,233 00	\$65,240 38	\$814,160 05

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	113,983	\$96,721,750	9,737	\$7,751,000
Written in 1920.....	20,432	16,971,750	1,607	1,222,000
<b>Totals.....</b>	<b>134,415</b>	<b>\$113,693,500</b>	<b>11,344</b>	<b>\$8,973,000</b>
Deduct terminated, decreased or transferred in 1920....	14,672	11,924,000	1,084	821,000
<b>Total certificates in force December 31, 1920....</b>	<b>119,743</b>	<b>\$101,769,500</b>	<b>10,260</b>	<b>\$8,152,000</b>
Terminated by death in 1920.....	1,240	1,149,145	91	79,250
Terminated by lapse in 1920.....	13,432	10,774,855	993	741,750

Received in 1920 from members in New York:

Mortuary.....	\$64,278 25
Reserve.....	21,426 08
Expense.....	27,269 78
<b>Total.....</b>	<b>\$112,974 11</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	57	\$59,500	7	\$7,500
Incurred in 1920 .....	1,240	1,149,145	91	79,250
Revived in 1920 .....	2	3,500	.....	.....
<b>Totals</b> .....	<b>1,299</b>	<b>\$1,212,145</b>	<b>98</b>	<b>\$86,750</b>
Paid in 1920 .....	1,227	1,123,941	94	81,708
Balance .....	72	\$88,204	4	\$5,042
Saved by compromising or scaling down in 1920 .....	1	17,704	.....	1,042
Claims unpaid December 31, 1920 .....	71	70,500	4	4,000

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920 .....	11	\$8,500 00	.....	.....
Paid in 1920 .....	11	8,500 00	.....	.....

## EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920 .....	1,155	\$81,174 00	102	\$6,275 00
Paid in 1920 .....	1,155	81,174 00	102	6,275 00

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$15,969,230 00
Losses and claims paid from organization of association:	
Death .....	15,193,525 00
Disability .....	144,816 00
Old age .....	664,516 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Pennsylvania .....	\$87,162 00
Ohio .....	13,100 00
<b>Total</b> .....	<b>\$100,262 00</b>

## BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
Altoona Pa city imp 1940 4s.....	\$1,850 80	\$2,000	\$1,840
Astoria Oregon 1931 5s.....	5,230 00	5,000	4,900
Bedford Iowa funding 1933 5s.....	5,147 50	5,000	5,050
Elshop City Texas sewer 1953 5s.....	4,794 25	5,000	4,800
Browns Creek W Va school 1943 5s.....	5,180 00	5,000	4,450
Brownwood Texas waterworks 1952 5s.....	5,037 50	5,000	4,700
Culberson Co Texas special road 1953 5s.....	7,868 48	8,000	7,600
Duluth Minn water & light 1941 4½s.....	5,155 00	5,000	4,700
park 1940 4s.....	4,669 30	5,000	4,400
Edgewater Bergen Co N J school 1935 5s.....	5,123 50	5,000	5,000
Edmonton Alberta Can school 1954 5s.....	10,623 04	11,000	8,250
Edson School Dist Can Alberta 1930 7s.....	10,818 80	10,000	10,000

El Paso Texas school 1951 5s.....	5,247 00	5,000	5,000
Embarras Edgar Co Ill road 1922 5s.....	5,157 37	5,000	5,000
Exeter Pa school 1930 5s.....	5,312 50	5,000	5,100
Ft Scott Kansas bd of education 1942 4½s.....	4,947 50	5,000	4,650
Glidden Iowa light 1931 5½s.....	5,298 68	5,000	5,100
Grove City Pa school 1932 4½s.....	5,112 50	5,000	4,950
Houston Texas sewer 1940 4¼s.....	9,899 00	10,000	9,700
Johnson City Tenn city imp 1932 5½s.....	5,329 10	5,000	5,050
Larksville Pa funding debt 1931 5½s.....	5,305 50	5,000	5,350
Lee Co Fla special tax school tax No 5 1924 5s.....	9,418 50	10,000	9,900
Letheridge Alberta Prov Canada 1948 5s.....	4,787 43	5,353	4,283
Longview Texas street imp 1951 5s.....	5,050 00	5,000	4,900
Landon Co Tenn road 1942 5s.....	5,143 15	5,000	4,850
Moville Iowa lighting 1932 5½s.....	2,946 41	2,800	2,833
Marshall Pa school dist ser A 1922 4s.....	4,859 50	5,000	4,950
New Rockford N D sewer 1934 7s.....	11,127 80	10,000	10,000
No Yakima Wash sewer 1931 4¼s.....	4,927 50	5,000	4,800
Ridgway Pa school 1929 4¼s.....	5,249 20	5,000	4,950
Rosebud Co Mont courthouse 1931 5s.....	5,180 00	5,000	4,900
Sharon Pa Boro sewer debt 1931 3¼s.....	19,000 00	19,000	17,290
1931 3¼s.....	17,000 00	17,000	15,470
1932 3¼s.....	5,000 00	5,000	4,500
gen imp 1927 4s.....	47,000 00	47,000	43,710
school 1923 4s.....	35,000 00	35,000	32,900
1923 4s.....	60,790 00	61,000	58,580
St Ignace Mich pub school 1922 5s.....	997 50	1,000	1,000
Swift Current Sask Co school 1945 5s.....	10,000 00	10,000	8,800
Tarentum Boro Pa 1923 4¼s.....	5,067 50	5,000	5,000
Taxwell Co Va 1929 5s.....	5,158 50	5,000	5,000
Turtle Creek Pa municipal 1936 4¼s.....	5,174 50	5,000	4,950
West Homestead Pa school 1938 4¼s.....	5,050 50	5,000	5,000
Ontario Power Co Dom Can 1943 5s.....	10,000 00	10,000	8,500
So Pgh Pa Water Co 1955 5s.....	20,000 00	20,000	16,000
Masonic Ass'n Sharon Pa 1941 5s.....	15,000 00	15,000	14,250
Masonic Temple Youngstown O 1932 5s.....	10,000 00	10,000	10,000
Otera Irrigation Dist Col 1921 5s.....	5,000 00	5,000	5,000
Cleveland P & A R R 1923 5s.....	9,500 00	10,000	900
West Penn R R of Pa 1931 5s.....	15,000 00	15,000	12,450
United States 2d Lib 1942 4s.....	25,000 00	25,000	25,000
3d Lib 1928 4¼s.....	30,000 00	30,000	30,000
4th Lib 1933 4½s.....	20,000 00	20,000	20,000
1st Lib 3¼s.....	100 00	100	100
2d Lib 1942 4s.....	100 00	100	100
Syndicate participating ctf evidencing an int in temp			
2d security bds of Wis Ry Lt & Power 1933 5s.....	5,000 00	5,000	3,650
Michigan Heat & Power Co series P 1935 5s.....	9,300 00	8,000	5,600
A 1924 6s.....		1,000	940
A 1924 6s.....		300	232
<b>Totals of bonds.....</b>	<b>\$570,982 30</b>	<b>\$568,653</b>	<b>\$526,353</b>
<b>Stocks:</b>			
37½ Wisconsin Ry Lt & Power Co.....	\$3,750 00	\$3,750	\$262
30.....	3,000 00	3,000	210
<b>Totals of stocks.....</b>	<b>\$6,750 00</b>	<b>\$6,750</b>	<b>\$472</b>
<b>Totals of bonds and stocks.....</b>	<b>\$577,732 30</b>	<b>\$575,403</b>	<b>\$527,355</b>



## SUPREME COUNCIL OF THE ROYAL ARCANUM

407 SHAWMUT AVENUE, BOSTON, MASS

[Commenced business 1877]

L. R. GEISENBERGER, President SAMUEL N. HOAG, Secretary  
 Attorney for service of process in the State of New York, SUPERINTENDENT OF  
 INSURANCE, Albany, N. Y.

### INCOME

Half cash liens in 1920 (assessments).....	\$121,221 64	
All other assessments or premiums.....	6,158,450 58	
Accumulated interest on liens.....	36,746 56	
Dues and per capita tax.....	294,712 75	
Interest half cash payments.....	311 15	
Other payments by members.....	1,531 90	
<b>Total</b> .....	<b>\$6,612,974 58</b>	
Deduct payments returned to applicants and members .....	7 50	
<b>Net amount received from members</b> .....	<b>\$6,612,967 08</b>	
Interest on:		
Bonds .....	\$303,332 55	
Deposits .....	24,488 34	
		<b>327,815 89</b>
Rents .....		2,600 00
Sale of lodge supplies .....		1,558 69
Canadian Exchange .....		8,115 75
R. A. Bulletin to Gd. and Sub. Cls .....		490 00
Fines .....		456 51
Sale of paper stock .....		1,751 29
Sale of old paper .....		90 73
R. A. Bulletin advertisements.....		189 50
Gross profit on sale or maturity of ledger assets: Bonds.....		750 00
<b>Total Income</b> .....	<b>\$6,956,785 44</b>	
<b>Ledger Assets December 31, 1919</b> .....	<b>8,240,018 83</b>	
<b>Total</b> .....	<b>\$15,196,804 27</b>	

### DISBURSEMENTS

Death claims .....	\$4,859,810 32	
Permanent disability claims .....	3,500 00	
Old age benefits .....	5,134 37	
<b>Total benefits paid</b> .....	<b>\$4,868,444 69</b>	
Salaries of deputies and organizers.....	49,257 30	
Salaries and other compensation of officers and trustees.....	30,929 96	
Salaries and other compensation of committees.....	6,185 00	
Salaries and other compensation of office employees.....	53,862 50	
Medical examiners' fees and salaries.....	4,502 00	

Traveling and other expenses of officers, trustees and committees .....	7,704 03
Insurance department fees .....	1,213 50
Rent .....	4,831 50
Advertising, printing and stationery .....	22,987 29
Postage, express, telegraph and telephone.....	6,771 84
Lodge supplies .....	461 76
Official publication .....	20,117 95
Expense of supreme lodge meeting.....	23,799 64
Legal expenses .....	4,008 58
Furniture and fixtures .....	689 63
Taxes, repairs and other expenses on real estate.....	6,278 71
Half cash lapses .....	50,740 69
Selection of H. C. options.....	2,162 90
Prizes, membership contests, \$1,040; prizes for initiates, \$20,- 830 .....	21,870 00
Printing plant .....	3,261 33
Miscellaneous, including \$640, actuarial service; \$688.56, fra- ternal congress .....	5,048 23
Gross loss on sale or maturity of ledger assets: Bonds.....	8,909 70

**Total Disbursements .....** **\$5,204,038 73**

**Balance .....** **\$9,992,765 54**

**LEDGER ASSETS**

Book value of real estate.....	\$71,866 55
Loans secured by benefit certificates in force December 31, 1920: Principal, \$810,361.74; interest, \$157,684.65.....	968,066 39
Loans secured by benefit certificates matured by death unpaid: Principal, \$16,465.49; interest, \$3,838.99 .....	20,304 48
Assessments and dues reported on U. S. monthly difference lists to War Risk Insurance Bureau in accordance with the Soldiers and Sailors' Civil Relief Act.....	232 23
Book value of bonds .....	7,918,652 20
Deposits in trust companies and banks on interest.....	1,013,643 69

**Total .....** **\$9,992,765 54**

**NON-LEDGER ASSETS**

Interest due and accrued:	
Bonds .....	\$118,414 61
Other assets .....	2,003 21
<b>Total .....</b>	<b>120,417 82</b>
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	506,711 90
Supreme Council dues collected by subordinate lodges not yet turned over to supreme lodge.....	80,000 00
Due from councils and grand councils, \$1,220.42; printing plant, \$19,365.64; printing material, \$4,578.92; supplies for sale, \$1,168.81; office furniture, \$7,149.87 .....	33,483 66

**Gross Assets .....** **\$10,733,378 92**

**DEDUCT ASSETS NOT ADMITTED**

Bills receivable .....	\$1,220 42
Book value of real estate over market value....	20,471 55
Book value of bonds over market value.....	485,785 55
Printing plant and material.....	23,944 56
Supplies for sale, \$1,168.81; office furniture, \$7,149.87 .....	8,318 68

Amount of liens under half cash plan: Principal, \$810,381.74; interest, \$157,684.65.....	968,066 39
Total .....	1,507,807 15
<b>Total Admitted Assets .....</b>	<b>\$9,225,571 77</b>

## LIABILITIES

Policy or certificate claims:	
Due and unpaid .....	\$28,448 39
Resisted .....	30,000 00
Reported, not yet adjusted .....	387,513 00
Incurred in 1920, not reported until 1921....	108,925 00
Old age and other benefits due and unpaid..	2,697 10
Total unpaid claims .....	\$557,583 49
Salaries, rents, expenses, commissions, etc., due or accrued....	1,547 25
Due councils .....	412 04
<b>Total .....</b>	<b>\$559,542 78</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance December 31, 1919.....	\$1,603,214 43	\$6,387,472 04	\$150,333 36	\$8,240,018 83
<i>Income:</i>				
Other assessments.....	6,279,672 22			6,279,672 22
Dues and per capita tax.....			294,705 25	294,705 25
Other payments by members.....	37,087 71		1,531 90	38,589 61
Interest and dividends.....	19,499 75	305,939 64	2,376 50	327,815 89
Other income.....		8,865 78	7,136 72	16,002 47
<b>Totals.....</b>	<b>\$8,039,444 11</b>	<b>\$6,702,277 43</b>	<b>\$465,062 73</b>	<b>\$15,196,804 37</b>
<i>Disbursements:</i>				
Death claims.....	\$4,859,810 32			\$4,859,810 32
Disability claims.....	3,500 00			3,500 00
Other benefits.....	5,134 37			5,134 37
Salaries, other compensation and traveling expense of officers and employees.....			\$153,440 79	153,440 79
Insurance department fees.....			1,213 50	1,213 50
Rent.....			4,831 50	4,831 50
Advertising, printing, supplies, postage, telegraph, telephone.....			30,220 89	30,220 89
Official publication.....			20,117 95	20,117 95
Supreme lodge meeting.....			23,799 64	23,799 64
Legal expenses.....			4,008 58	4,008 58
Taxes and expense on real estate.....			6,278 71	6,278 71
Other disbursements.....	52,908 59	\$8,969 70	30,869 19	92,682 48
<b>Totals.....</b>	<b>\$4,921,348 28</b>	<b>\$8,969 70</b>	<b>\$273,780 75</b>	<b>\$5,204,038 73</b>
Balance before transfers.....	\$3,108,095 83	\$6,693,367 73	\$191,301 98	\$9,992,765 54
Increase by transfers.....		1,300,000 00		1,300,000 00
Balance.....	\$3,108,095 83	\$7,993,367 73	\$191,301 98	\$11,292,765 54
Decrease by transfers.....	1,300,000 00			1,300,000 00
Balance December 31, 1920.....	<u>\$1,808,095 83</u>	<u>\$7,993,367 73</u>	<u>\$191,301 98</u>	<u>\$9,992,765 54</u>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	134,373	\$221,978,058	34,875	\$55,440,832
Written in 1920.....	8,789	9,695,500	2,956	3,178,000
Revived in 1920 .....	698	938,974	197	259,000

Received by transfer in 1920. ....	.....	174	253,012
Increased in 1920 .....	626,761	.....	151,618
<b>Totals .....</b>	<b>143,860</b>	<b>\$233,239,293</b>	<b>38,202</b>
Deduct terminated, decreased or transferred in 1920....	8,293	13,097,151	2,412
			3,590,543
<b>Total certificates in force</b>			
December 31, 1920....	135,567	\$220,142,142	35,790
Terminated by death in 1920.	2,586	4,741,957	675
Terminated by lapse in 1920.	5,707	7,395,243	1,529
Transferred in 1920 .....	.....	.....	208
Terminated by reduction in 1920 .....	.....	944,251	.....
Decreased in 1920 .....	.....	15,700	.....
			238,588
			4,300

## Received in 1920 from members in New York:

Mortuary .....	\$1,545,923 02
Expense .....	77,564 81
<b>Total .....</b>	<b>\$1,623,487 83</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1920 .....	290	\$568,074 00	78	\$143,194 00
Incurred in 1920 .....	2,586	4,741,957 00	675	1,184,756 00
Interest addition account of instalment claims .....	.....	63 00	.....	63 00
<b>Totals .....</b>	<b>2,876</b>	<b>\$5,310,094 00</b>	<b>753</b>	<b>\$1,328,013 00</b>
Paid in 1920 .....	2,638	4,859,810 00	679	1,188,293 00
<b>Balance .....</b>	<b>238</b>	<b>\$450,284 00</b>	<b>74</b>	<b>\$139,720 00</b>
Saved by compromising or scaling down in 1920....	.....	4,323 00	.....	61 00
Rejected in 1920 .....	1	1,000 00	.....	.....
Claims unpaid December 31, 1920 .....	237	444,961 00	74	139,659 00

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920 .....	6	\$4,500 00	2	\$2,000 00
Paid in 1920 .....	4	3,500 00	1	1,500 00
Claims unpaid December 31, 1920 .....	2	1,000 00	1	500 00

## EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920 .....	25	\$7,831 00	9	\$2,433 00
Paid in 1920 .....	17	5,134 00	6	1,486 00
Claims unpaid December 31, 1920 .....	8	2,697 00	3	947 00

GENERAL INTERROGATORIES

Assessments collected from organization of association: Mor- tuary .....	\$223,607,094
Losses and claims paid from organization of association:	
Death .....	212,929,687
Disability .....	3,500

DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS

State	Par value
Canada .....	of deposit
	<u>\$10,000 00</u>

BONDS OWNED

	Book value	Par value	Market value	Amortized value
United States 2d Lib conv 1942 4 1/4s.....	\$50,000 00	\$50,000	\$50,000	\$50,000 00
1942 4 1/4s.....	84,630 00	100,000	84,530	84,857 90
3d Lib 1928 4 1/4s.....	48,150 00	50,000	48,150	573,572 29
1928 4 1/4s.....	38,252 00	40,000	38,252	
1928 4 1/4s.....	57,162 00	60,000	57,162	
1928 4 1/4s.....	47,805 00	50,000	47,805	
1928 4 1/4s.....	23,892 10	25,000	23,892	
1928 4 1/4s.....	23,722 50	25,000	23,722	
1928 4 1/4s.....	50,848 48	53,200	50,848	
1928 4 1/4s.....	47,385 25	50,000	47,385	
1928 4 1/4s.....	80,159 12	81,800	80,159	
1928 4 1/4s.....	185,708 16	195,400	185,708	
1928 4 1/4s.....	1,133 03	1,200	1,134	
1928 4 1/4s.....	9,370 25	10,000	9,370	
1928 4 1/4s.....	7,742 76	8,400	7,744	
4th Lib 1938 4 1/4s.....	4,597 00	5,000	4,597	284,339 23
1938 4 1/4s.....	153,261 00	170,000	153,261	
1938 4 1/4s.....	21,406 25	25,000	21,406	
1938 4 1/4s.....	84,680 40	100,000	84,680	
Victory 1923 4 1/4s.....	50,000 00	50,000	50,000	50,000 00
1923 4 1/4s.....	47,812 50	50,000	47,812	47,892 25
Dominion of Canada war loan 1934 5 1/2s..	48,000 00	50,000	50,000	146,007 23
1934 5 1/2s..	9,800 00	10,000	10,000	
1934 5 1/2s..	42,000 00	50,000	50,000	
1934 5 1/2s..	46,250 00	50,000	50,000	
Bell Co Texas city of road 1924 5s.....	9,911 00	10,000	9,900	49,431 15
1927 5s.....	5,921 43	6,000	5,940	
1928 5s.....	9,878 08	10,000	9,800	
1922 5s.....	4,925 57	5,000	4,900	
1923 5s.....	4,923 61	5,000	4,900	
1927 5s.....	9,824 32	10,000	9,700	
1928 5s.....	3,926 14	4,000	3,880	
Wergen Co N J road 1928 5s.....	25,317 50	25,000	25,000	25,350 25
Bexar Co Texas direct obligation 1937 5s..	10,000 00	10,000	48,500	50,000 00
1938 5s..	10,000 00	10,000		
1939 5s..	10,000 00	10,000		
1941 5s..	10,000 00	10,000		
1942 5s..	10,000 00	10,000		
Boston Mass highway 1928 3 1/4s.....	21,450 00	20,000	18,200	21,450 00
Butte Mont funding 1931 5s.....	30,288 21	30,000	30,000	30,241 85
Campbell Co Tenn Dixie hway 1949 5s....	50,735 12	52,000	76,440	74,853 85
1949 5s....	24,131 60	26,000		
Canton Ohio storm water sewer 1935 5s..	5,178 17	5,000	25,000	25,943 47
1936 5s....	10,369 14	10,000		
1937 5s....	10,281 25	10,000		
deficiency 1935 5 1/4s.....	16,221 17	15,000	26,250	26,870 43
1936 5 1/4s.....	10,843 27	10,000		
Charlotte Co Va direct obligation 1951 5s..	30,000 00	30,000	30,300	30,000 00
Clarksburg W Va gen imp 1949 5s.....	1,007 75	1,000	21,000	21,195 26
1951 5s.....	10,079 62	10,000		
1952 5s.....	10,080 84	10,000		
Cleveland Ohio electric light 1933 5s.....	10,249 05	10,000	10,100	51,239 25
1934 5s.....	10,260 62	10,000	10,100	
1936 5s.....	10,283 19	10,000	10,100	
1939 5s.....	10,310 97	10,000	10,300	
1941 5s.....	10,328 08	10,000	10,300	
Cochise Co Ariz road 1932 5 1/4s.....	5,119 80	5,000	15,300	25,537 46
1933 5 1/4s.....	5,125 80	5,000		
1934 5 1/4s.....	5,131 45	5,000		
1935 5 1/4s.....	5,136 85	5,000		
1936 5 1/4s.....	5,141 96	5,000	10,300	

Creek Co Okla funding 1944 6s.....	55,430 00	50,000	53,500	55,323 50
Deny Colo city & co of mun wat 1943 4½s	22,304 10	22,000	21,680	22,210 62
Des Moines Iowa school 1931 4½s.....	24,275 00	25,000	24,000	24,377 00
Eastland Co Texas special road 1933 5½s..	23,309 45	25,000	25,250	46,731 39
1934 5½s.....	23,315 93	25,000	25,250	
Everett Wash gen water supply 1936 5s....	25,494 08	25,000	24,250	25,405 30
Hamilton Co Ohio courthse & jail 1942 6s	59,833 98	58,000	59,160	59,776 31
Hinds Co Miss bridge 1942 5½s.....	25,823 50	25,000	25,000	25,775 10
Houston Texas street imp 1932 5s.....	20,608 48	20,000	20,000	40,723 70
1932 5s.....	10,124 33	10,000	10,000	
sewer 1926 5s.....	2,016 62	2,000	2,000	10,078 92
school 1925 5s.....	8,066 50	8,000	8,000	
Lakewood Ohio direct obligation 1931 6s..	10,142 75	10,000	10,100	50,678 26
1932 6s..	15,225 81	15,000	15,150	
school 1933 5s.....	1,010 49	1,000	1,010	
1934 5s.....	2,021 92	2,000	2,020	
1944 5s.....	1,014 58	1,000	1,020	
1945 5s.....	10,148 60	10,000	10,200	
1946 5s.....	10,161 20	10,000	10,300	
1960 5s.....	1,016 06	1,000	1,020	
Lima Ohio sewer & imp 1928 5½s.....	25,657 50	25,000	25,250	25,379 02
Lincoln Co Okla funding 1944 6s.....	55,326 00	50,000	53,500	55,389 55
Lorain Ohio river imp 1929 5s.....	5,130 80	5,000	25,500	25,649 78
1940 5s.....	6,161 34	6,000		
1941 5s.....	7,122 99	7,000		
1942 5s.....	7,127 68	7,000		
Lynchburg Va waterwo ks 1951 4½s.....	19,015 60	20,000	18,400	19,037 40
Manitoba Province of 1930 6s.....	46,195 00	50,000	49,000	46,195 00
Maricopa Co Ariz highway 1931 5½s.....	1,041 52	1,000	1,020	44,323 14
1935 5½s.....	2,067 74	2,000		
1926 5½s.....	2,092 12	2,000		
1927 5½s.....	3,144 63	3,000		
1928 5½s.....	3,150 69	3,000		
1929 5½s.....	2,104 30	2,000		
1940 5½s.....	2,107 97	2,000		
1941 5½s.....	3,167 18	3,000	31,930	
1942 5½s.....	3,172 11	3,000		
1943 5½s.....	2,117 90	2,000		
1944 5½s.....	3,181 26	3,000		
1945 5½s.....	3,185 64	3,000		
1946 5½s.....	3,189 69	3,000		
1947 5½s.....	3,193 56	3,000		
1948 5½s.....	4,268 00	4,000	10,400	
1949 5½s.....	3,200 78	3,000		
1944 5½s.....	2,096 60	2,000	8,240	
1945 5½s.....	2,147 90	2,000		
1946 5½s.....	3,150 90	3,000		
1947 5½s.....	3,153 30	3,000	20,800	86,359 51
1948 5½s.....	4,207 60	4,000		
1949 5½s.....	5,264 00	5,000		
1942 5½s.....	8,613 65	8,000		
1923 5½s.....	5,143 65	5,000	11,220	
1934 5½s.....	6,181 14	6,000		
1935 5½s.....	9,234 04	9,000	19,570	
1936 5½s.....	9,295 82	9,000		
1939 5½s.....	1,036 41	1,000		
1921 5½s.....	2,961 00	2,000	2,040	
1922 5½s.....	1,028 70	1,000	2,040	
1924 5½s.....	1,020 10	1,000	21,630	
1925 5½s.....	3,094 50	3,000		
1926 5½s.....	2,065 60	2,000		
1927 5½s.....	2,068 20	2,000		
1928 5½s.....	3,106 60	3,000		
1929 5½s.....	2,072 80	2,000		
1940 5½s.....	2,074 80	2,000		
1941 5½s.....	2,077 00	2,000		
1942 5½s.....	2,078 80	2,000		
1943 5½s.....	2,080 60	2,000		
1944 5½s.....	1,041 20	1,000		
Memphis Tenn imp 1925 5s.....	5,109 29	5,000	25,000	23,575 53
1934 5s.....	5,113 88	5,000		
1927 5s.....	5,118 25	5,000		
1928 5s.....	5,122 42	5,000		
1929 5s.....	5,126 41	5,000		
New Hanover Co N C school 1929 5s.....	1,012 57	1,000	30,000	50,575 29
1940 5s.....	9,116 42	9,000		
1941 5s.....	9,119 59	9,000		
1942 5s.....	9,123 62	9,000		
1944 5s.....	2,028 50	2,000		
1927 5s.....	9,023 61	9,000	20,000	
1928 5s.....	5,047 98	5,000		
1929 5s.....	6,059 90	6,000		

Bonds:	Book value	Par value	Market value	Amortized value
Norwood Ohio street 1922 5s.....	2,525 12	2,500	5,050	12,000 04
1924 5s.....	2,525 25	2,500		
1925 5s.....	2,525 25	2,500	7,658	
1926 5s.....	2,525 25	2,500		
1927 5s.....	2,525 25	2,500		
school 1934 5s.....	2,060 80	2,000	11,000	11,308 58
1935 5s.....	2,060 80	2,000		
1936 5s.....	2,061 20	2,000		
1937 5s.....	2,061 20	2,000		
1938 5s.....	1,030 40	1,000		
1939 5s.....	4,023 60	4,000	4,000	12,745 28
1942 5s.....	3,677 65	3,500	5,500	
Omaha Neb funding 1924 4½s.....	24,594 64	25,000	24,750	24,729 97
gas plant pur 1926 5s.....	48,005 00	50,000	50,500	48,005 00
Ontario Province of 1935 6s.....	49,562 50	50,000	47,500	108,272 72
1935 6s.....	59,700 00	60,000	57,000	
1925 4½s.....	44,640 00	50,000	46,500	44,640 00
Fontotoc Co Okla funding 1934 5½s.....	10,358 00	10,000	10,100	41,561 30
1939 5½s.....	10,430 00	10,000	10,100	
1944 5½s.....	20,762 22	19,800	20,126	
Portland Ore grain elevator 1933 4½s.....	23,725 00	25,000	24,000	22,312 03
Richmond Va gas works 1930 6s.....	50,960 00	50,000	52,500	50,000 00
Robeson Co N C road & bridge 1940 5½s..	47,167 00	50,000	50,500	47,167 00
Rockingham Co N C bridge 1945 6s.....	3,214 16	2,000	2,160	27,665 92
1946 6s.....	7,762 22	7,000	25,070	
1947 6s.....	8,824 22	8,000		
1948 6s.....	8,897 26	8,000		
road & bridge 1937 6s..	5,125 00	5,000	5,250	25,237 00
1938 6s..	5,122 00	5,000	5,250	
1939 6s..	5,125 00	5,000	5,250	
1940 6s..	5,264 50	5,000	5,250	
1941 6s..	5,210 00	5,000	5,400	
St Paul Minn park 1935 4s.....	27,120 00	20,000	27,200	27,422 20
Salt Lake Co Utah 1922 5s.....	14,002 40	15,000	15,150	14,002 40
San Antonio Texas paving 1931 5s.....	24,528 28	24,000	22,520	51,116 22
1929 5s.....	18,299 00	15,000	12,870	
1940 5s.....	14,269 40	13,000	12,740	
Scioto Co Ohio funding 1933 5s.....	1,508 79	1,500	3,080	22,128 63
1934 5s.....	502 23	500		
1935 5s.....	1,508 79	1,500		
1936 5s.....	1,508 79	1,500		
1937 5s.....	1,508 79	1,500		
1938 5s.....	1,508 79	1,500		
1939 5s.....	502 23	500		
1940 5s.....	1,508 79	1,500	5,100	
1941 5s.....	1,508 79	1,500		
1942 5s.....	1,508 79	1,500		
1922 5s.....	1,508 79	1,500		
1923 5s.....	1,508 79	1,500		
1924 5s.....	502 23	500		
1925 5s.....	1,508 79	1,500	9,595	
1926 5s.....	1,508 79	1,500		
1927 5s.....	1,508 79	1,500		
1928 5s.....	1,508 79	1,500		
1929 5s.....	1,005 26	1,000		
1940 5s.....	1,508 79	1,500	5,610	
1941 5s.....	1,508 79	1,500		
1942 5s.....	1,508 79	1,500		
Sheridan Co Mont funding 1930 5½s.....	4,123 57	4,000	16,220	63,225 78
1931 5½s.....	3,156 29	3,000		
1932 5½s.....	4,222 22	4,000		
1933 5½s.....	5,295 54	5,000		
1934 5½s.....	4,242 26	4,000	45,220	
1935 5½s.....	6,292 49	6,000		
1936 5½s.....	6,410 03	6,000		
1937 5½s.....	6,426 71	6,000		
1938 5½s.....	8,520 12	8,000		
1939 5½s.....	11,229 09	11,000		
1928 5½s.....	3,127 20	3,000		
Souix City Iowa rfdg 1928 4½s.....	50,445 00	50,000	49,500	50,524 25
South Omaha Neb street 1928 5s.....	25,000 00	25,000	25,000	25,000 00
Tulsa Okla school 1939 5s.....	25,727 22	25,000	25,750	50,524 22
1929 5s.....	1,007 57	1,000	980	
1930 5s.....	12,125 44	12,000	12,220	
1932 5s.....	5,046 55	5,000	4,900	
Waco Texas sewage disp plant 1948 5s....	51,750 00	50,000	48,000	51,693 50
Wake Co N C funding 1948 5s.....	24,500 00	25,000	24,000	24,512 22
Warren Ohio school 1928 5½s.....	5,125 68	5,000	5,200	25,971 40
1929 5½s.....	19,808 21	19,000	19,720	
1930 5½s.....	1,045 24	1,000	1,050	

White Riv Dist Co's of Woodfuff 1935 6s..	1,070 20	1,000	41,600	43,640 78
Munroe & Prairie 1936 6s	27,900 60	28,000		
Ark 1937 6s.....	8,456 40	6,000		
1938 6s.....	7,549 50	7,000		
Co's of Woodfuff 1941 6s	5,080 00	5,000	21,000	20,308 61
Munroe & Prairie 1942 6s	10,160 00	10,000		
Ark 1943 6s.....	5,080 00	5,000		
1933 6s.....	4,000 00	4,000	4,120	4,000 00
1934 6s.....	1,000 00	1,000	9,360	12,000 00
1935 6s.....	500 00	500		
Co's of Woodfuff 1936 6s	500 00	500		
Munroe & Prairie 1939 6s	500 00	500		
Ark 1940 6s.....	6,500 00	6,500		
1941 6s.....	500 00	500	3,150	
1942 6s.....	2,000 00	2,000		
1943 6s.....	500 00	500		
Winston-Salem N C sewer 1930 5s.....	4,037 91	4,000	50,000	50,498 63
1931 5s.....	6,059 96	6,000		
1932 5s.....	6,062 91	6,000		
1933 5s.....	6,065 72	6,000		
1934 5s.....	6,068 40	6,000		
1935 5s.....	6,070 96	6,000		
1936 5s.....	6,073 39	6,000		
1937 5s.....	6,075 71	6,000		
1938 5s.....	4,051 94	4,000		
Albany & Susq R R 1st mtg 1946 3 1/2s....	25,800 00	40,000	80,400	29,040 67
Atch Top & Santa Fe Ry trans a l 1958 4s	39,230 00	50,000	62,260	62,298 01
1958 4s	22,960 00	30,000		
1958 4s	14,250 00	20,000	15,800	14,250 00
general 1955 4s	28,339 45	50,000	40,500	38,352 44
Atl Coast Line R R gen unified 1964 4 1/2s	40,000 00	50,000	40,500	40,114 94
Bangor & Aroostook R R Piscat d 1943 5s	29,427 50	25,000	18,250	28,411 23
B & A R R imp bd of 1909 1934 4s.....	50,750 00	50,000	42,000	50,495 15
1908 1933 4s.....	50,687 50	50,000	42,000	50,441 40
Boston & Albany R R 1933 4s.....	12,281 25	15,000	12,800	18,263 70
Boat Revere Beach & Lynn R R 1927 4 1/2s	62,906 00	50,000	54,000	51,512 25
1927 4 1/2s		10,000		10,175 74
Boston & Maine R R 1926 4s.....	30,000 00	30,000	22,400	30,000 00
1929 4 1/2s.....	105,500 00	100,000	79,000	102,929 37
1944 4 1/2s.....	28,125 00	25,000	18,000	25,913 82
Central Pac Ry through short line 1964 4s	22,843 50	32,000	37,000	28,040 00
1964 4s	12,197 50	17,000		
Central Pac Ry rfdg 1949 4s.....	26,375 00	50,000	29,000	26,375 00
Chic Bur & Quincy R R gen mtg 1948 4s	217,000 00	217,000	180,110	217,000 00
Ill div 1949 4s..	102,500 00	100,000	265,000	102,079 20
1949 4s..	101,000 00	100,000		100,587 10
1949 4s..	50,378 00	50,000		50,312 25
1949 4s..	30,094 16	30,000		30,077 25
1949 4s..	30,000 00	20,000		30,000 00
1949 3 1/2s	81,675 00	90,000	70,300	82,236 46
Chicago Milw & Puget Sound Ry 1949 4s..	56,620 00	70,000	51,100	57,123 50
Chic Milw & St P Ry gen 1939 3 1/2s.....	28,750 00	50,000	32,500	28,768 44
1939 4 1/2s.....	37,250 00	50,000	40,500	37,291 51
Chicago & Northwestern Ry 1920 7s.....	49,687 50	50,000	104,000	49,694 95
1930 7s.....	25,787 50	25,000		51,566 19
1930 7s.....	25,787 50	25,000		
Chic & Northwn R R 1929 6s.....	47,300 00	40,000	65,920	48,816 53
1929 6s.....	19,627 50	17,000		18,454 15
1929 6s.....	1,130 00	1,000		1,069 90
1929 6s.....	5,575 00	5,000		5,312 50
1929 6s.....	1,150 00	1,000		1,083 06
1929 6s.....	5,575 00	5,000	28,120	5,809 20
1929 5s.....	16,725 00	15,000		21,226 20
1929 5s.....	5,575 00	5,000		
1929 5s.....	2,220 00	2,000		2,118 80
1929 5s.....	2,200 00	2,000		2,109 50
ext bd 1896 1926 4s..	98,500 00	100,000	97,680	110,264 85
1926 4s..	10,826 00	11,000		
C & N W R R Ia & M & N W d 1935 3 1/2s	44,827 50	50,000	81,370	82,220 70
1936 3 1/2s	44,827 50	50,000		
1935 3 1/2s	2,703 75	3,000		2,799 25
Chic R I & P R R gen mtg 1935 4s.....	49,968 75	50,000	28,000	49,974 15
Chic St P Minn & Omaha Ry cons 1920 6s	106,750 00	100,000	108,000	108,057 20
Chicago Union Station Co 1963 4 1/2s.....	34,700 00	40,000	85,000	86,093 85
1963 4 1/2s.....	34,263 24	40,000		
1962 4 1/2s.....	18,975 00	20,000		
Cleveland Shortline R R 1961 4 1/2s.....	30,590 00	35,000	46,000	35,336 12
1961 4 1/2s.....	12,086 50	15,000		
1st mt 1961 4 1/2s.....	42,125 00	50,000	46,000	
The D & H Co 1st & rfdg mtg 1943 4s....	64,568 75	65,000	84,000	92,912 58
1943 4s....	29,127 50	35,000		



Bonds:	Book value	Par value	Market value	Amortized value
Det Riv Tun Co D Term & Tun 1961 4½s	20,437 50	25,000	21,000	62,568 34
1961 4½s	1,563 44	2,000		
1961 4½s	19,331 25	25,000		
1961 4½s	3,085 00	4,000		
1961 4½s	12,375 00	25,000		
1961 4½s	14,012 50	19,000		14,067 25
Fitchburg R R 1925 4s	59,525 00	50,000	51,600	49,359 90
1925 4s		10,000		9,987 76
deb 1925 4s	7,156 00	8,000	6,880	7,220 23
1927 4s	4,307 50	5,000		4,346 32
1927 4s	21,575 00	25,000	26,560	21,729 10
1928 4s	1,700 80	2,000		1,706 38
Ill Cent R R Carbondale & Shawneetown div 1922 4s	41,242 50	47,000	35,720	42,069 97
Ill Cent R R pur lines 1923 3½s	21,000 00	100,000	93,840	92,294 80
1923 3½s	32,085 00	38,000		32,571 52
1923 3½s	42,200 00	64,000	44,160	42,200 00
Louisv d & term 1953 3½s	22,812 50	25,000	66,500	46,218 25
1953 3½s	22,812 50	25,000		
1953 3½s	17,875 00	20,000		18,151 16
1953 3½s	22,662 50	25,000		22,849 52
1553 3½s	39,926 00	50,000	31,000	41,226 05
Litchfield div 1951 3s	19,923 13	25,000	36,800	48,644 24
Omaha div 1951 3s	11,955 00	15,000		
1951 3s	15,198 00	30,000		
Western lines 1961 4s	5,000 00	5,000	3,950	5,000 00
rdg 1965 4s	42,952 50	25,000	35,200	25,000 00
1965 4s		19,000		18,967 59
St L d & term 1951 3½s	23,750 00	25,000	21,600	22,063 19
1951 3½s	4,426 00	5,000		4,500 62
Joliet Union Depot Co Joliet Ill 1944 5s	70,637 50	70,000	65,100	70,692 70
Joplin Union Depot Joplin Mo 1940 4½s	16,222 20	20,000	15,600	16,578 76
Kansas City Southern Ry 1950 3s	12,343 75	25,000	14,000	13,342 75
1960 4s	40,562 50	50,000	77,000	78,537 99
1960 4s	18,812 50	25,000		
1960 4s	18,812 50	25,000		
Ky & Ind Term Ry 1961 4½s	56,130 22	64,237	80,200	85,583 01
1961 4½s	12,646 82	16,059		
1961 4½s	16,699 75	19,953		
Lexington & Eastern Ry 1965 5s	73,250 00	75,000	63,250	72,299 86
Manitowoc Green Bay & N W Ry 1941 3½s	14,100 00	20,000	14,400	14,213 40
Michigan Cent R R Mich Air Line 1940 4s	18,125 00	25,000	19,500	18,125 00
Minneap St P & S S M Ry 1928 5s	22,750 00	25,000	48,450	23,961 03
1935 5s	24,945 08	28,000		25,017 82
1st c 1928 4s	18,187 50	25,000	21,250	25,647 50
1928 4s	17,460 00	24,000	20,400	
Mobile & Ohio R R 1927 6s	25,750 00	25,000	25,250	25,566 11
Nashv Florence & Sheffeld R R 1937 5s	47,625 00	50,000	58,200	56,643 04
1937 5s	8,961 84	10,000		
N Y C & H R R R 1997 3½s	17,845 00	25,000	36,000	35,224 95
1997 3½s	17,531 25	25,000		
1997 3½s	31,000 00	50,000	36,000	31,000 00
N Y C R R coll tr 1930 7s	49,750 00	50,000	51,500	49,750 00
1930 7s	51,075 00	50,000	51,500	51,075 00
N Y Connecting R R 1953 4½s	16,928 00	20,000	84,000	82,106 65
1953 4½s	11,847 50	14,000		
1953 4½s	6,720 00	8,000		
1953 4½s	6,702 50	8,000		
1953 4½s	20,468 75	25,000		
1953 4½s	20,312 50	25,000		
N Y N H & H R R Harlem Riv & Port Chester 1954 4s	132,010 00	100,000	93,600	101,960 00
N Y N H & H R R Harlem Riv & Port Chester 1954 4s		15,000		15,000 00
N Y N H & H R R Harlem Riv & Port Chester 1954 4s		15,000		14,870 05
N Y N H & H R R deb 1956 4s	50,625 00	50,000	28,000	50,390 43
1955 4s	60,418 75	60,000	33,600	60,000 00
Northern Me Seaport R R 1935 5s	53,875 00	50,000	31,000	105,347 20
1935 5s	26,937 50	25,000		
1935 5s	27,000 00	25,000		
1935 5s	42,700 00	40,000		41,965 26
Oregon & Cal R R 1927 5s	24,000 00	25,000	23,250	67,322 14
1927 5s	21,750 00	25,000		22,250
1927 5s	21,500 00	25,000		23,250
Oregon Short Line R R 1st mtg 1946 5s	20,750 00	25,000	22,500	20,750 00
Pa R R gen mtg 1965 4½s	48,625 00	50,000	88,000	89,679 61
1965 4½s	28,481 25	47,000		
1965 4½s	2,403 75	3,000		

Portland & Ogdensburg R R 1928 4½s....	26,313 50	25,000	110,000	25,654 80
1928 4½s....	26,275 00	25,000		25,633 35
1928 4½s....	26,312 50	25,000		25,654 80
1928 4½s....	26,355 00	25,000		25,674 42
1928 4½s....	26,355 00	25,000		25,674 43
Providence Terminal 1956 4s.....	35,000 00	35,000	25,200	35,000 00
St L & Calro R R 1st mtg 1931 4s.....	18,750 00	25,000	19,500	18,750 00
S & N Ala R R cons mtg 1936 5s.....	24,500 00	25,500	24,735	24,543 70
Sthn Pac R R rfdg 1955 4s.....	23,700 00	30,000	24,000	29,202 67
1st rfdg 1953 4s.....	15,400 00	20,000	16,000	
Sullivan County R R 1924 4s.....	15,056 25	15,000	13,350	15,015 88
Union Termi Co Dallas Texas 1942 5s....	6,217 40	7,000	21,250	22,226 74
1942 5s....	15,920 00	18,000		
Wichita Un Termi Ry Wich Kan 1941 4½s	19,625 00	25,000	19,750	40,925 80
1941 4½s	20,959 23	25,000	19,750	
Totals .....	<u>\$7,916,652 20</u>	<u>\$8,405,050</u>	<u>\$7,432,867</u>	<u>\$7,816,055 02</u>

## ROYAL NEIGHBORS OF AMERICA

## ROCK ISLAND, ILL.

[Commenced business 1895]

EVA CHILD, President

HADA M. CARLSON, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

INCOME	
Membership fees .....	\$26,331 00
Assessments or premiums .....	5,542,943 52
Dues and per capita tax .....	502,983 27
Certificate cards and license fees .....	7,731 75
<b>Total</b> .....	<b>\$6,079,989 54</b>
Deduct payments returned to applicants and members .....	995 65
<b>Net amount received from members</b> .....	<b>\$6,078,993 89</b>
Interest on:	
Bonds .....	\$82,684 30
Deposits .....	35,556 01
Rents .....	118,240 31
Sale of lodge supplies .....	1,786 00
Official publication .....	32,543 07
Surety bond premiums .....	16,214 44
Surety losses recovered .....	6,801 50
Gross increase, by adjustment, in book value of ledger assets:	
Bonds .....	111 22
	4,338 67
<b>Total Income</b> .....	<b>\$6,859,029 10</b>
Ledger Assets December 31, 1919 .....	<b>2,961,181 43</b>
<b>Total</b> .....	<b>\$9,220,210 53</b>
DISBURSEMENTS	
Death claims .....	\$2,949,258 19
Seventy-year withdrawals .....	2,958 25
<b>Total benefits paid</b> .....	<b>\$2,952,216 44</b>
Commissions and fees to deputies and organizers .....	158,126 82
Salaries of managers or agents .....	1,200 00
Salaries of officers and trustees .....	26,499 80
Other compensation of office employees .....	93,057 79
Medical examiners' fees and salaries .....	54 00
Traveling and other expenses of officers, trustees and com- mittees .....	13,815 78
Insurance department fees .....	930 00
Rent .....	10,439 98
Advertising, printing and stationery .....	32,816 26
Postage, express, telegraph and telephone .....	14,630 03
Lodge supplies .....	33,820 29

Official publication .....	116,427 64
Legal expenses .....	9,503 13
Furniture and fixtures .....	5,289 62
Taxes, repairs and other expenses on real estate.....	944 45
Reconstruction work .....	71,179 10
Miscellaneous, including \$1,437.47, surety losses; \$1,579.88, in- vestigating claims; \$2,000 juvenile prize fund.....	7,802 91
Gross loss on sale or maturity of ledger assets: Bonds.....	39 03
Gross decrease, by adjustment, in book value of ledger assets: Bonds .....	1,405 78

**Total Disbursements** ..... **\$3,550,198 85**

**Balance** ..... **\$5,670,011 68**

**LEDGER ASSETS**

Book value of real estate.....	\$13,500 00
Book value of bonds .....	4,184,559 05
Deposits in trust companies and banks on interest.....	1,471,952 63

**Total** ..... **\$5,670,011 68**

**NON-LEDGER ASSETS**

Interest due and accrued on bonds.....	45,915 66
Market value of real estate over book value.....	11,500 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge .....	495,263 65

**Gross Assets** ..... **\$6,222,690 99**

**DEDUCT ASSETS NOT ADMITTED**

Book value of bonds over market value.....	14,158 41
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**Total Admitted Assets** ..... **\$6,206,532 58**

**LIABILITIES**

<b>Policy or certificate claims:</b>	
Due and unpaid .....	\$41,585 26
Resisted .....	35,250 00
Reported, not yet adjusted.....	326,500 00
Incurred in 1920, not reported until 1921....	44,500 00

**Total unpaid claims** ..... **\$447,635 26**

Salaries, rents, expenses, commissions, etc., due or accrued.... 35,000 00

Taxes due or accrued .....

750 00

**Total** ..... **\$483,585 26**

**EXHIBIT OF FUNDS**

	Mortuary	Safety	Relief	Special war	Expense	Total
Balance December 31, 1919....	\$2,150,954 76	\$59,727 76	\$397 21	\$73,572 14	\$676,029 56	\$2,961,181 43
<i>Income:</i>						
Membership fees.....					25,335 35	25,335 35
Assessments.....	5,542,943 52					5,542,943 52
Dues and per capita tax.....					502,983 27	502,983 27
Other payments by members.....					7,731 75	7,731 75
Interest and dividends.....	91,153 36	1,784 13	16 54	1,481 70	23,804 58	118,240 31
Other income.....	4,338 87	6,912 72			50,543 51	61,794 90
<b>Totals</b> .....	<u><b>\$7,789,890 31</b></u>	<u><b>\$68,424 61</b></u>	<u><b>\$913 75</b></u>	<u><b>\$75,053 84</b></u>	<u><b>\$1,236,428 02</b></u>	<u><b>\$9,220,210 53</b></u>

<i>Disbursements:</i>	Mortuary	Safety	Relief	Special war	Expense	Total
Death claims.....	\$2,949,258 19					\$2,949,258 19
Other benefits.....	2,958 25					2,958 25
Commissions to deputies and organisers.....					\$158,126 82	158,126 82
Salaries, other compensation and traveling expense of officers and employees.....					134,627 37	134,627 37
Insurance department fees.....					930 00	930 00
Rent.....					10,439 98	10,439 98
Advertising, printing, supplies, postage, telegraph, telephone..					81,296 58	81,296 58
Official publication.....					116,427 64	116,427 64
Legal expenses.....					9,503 13	9,503 13
Taxes and expense on real estate.					944 45	944 45
Other disbursements.....	1,206 85	\$2,524 64	\$362 70		81,622 25	85,716 44
<b>Totals.....</b>	<b>\$2,953,423 29</b>	<b>\$2,524 64</b>	<b>\$362 70</b>		<b>\$503,888 22</b>	<b>\$3,550,198 85</b>
Balance before transfers.....	\$4,835,967 02	\$65,899 97	\$551 05	\$75,053 84	\$602,539 80	\$5,670,011 68
Increase by transfers.....					1,680 15	1,680 15
Balance.....	\$4,835,967 02	\$65,899 97	\$551 05	\$75,053 84	\$604,219 95	\$5,671,691 83
Decrease by transfers.....	1,680 15					1,680 15
<b>Balance December 31, 1920....</b>	<b>\$4,834,286 87</b>	<b>\$65,899 97</b>	<b>\$551 05</b>	<b>\$75,053 84</b>	<b>\$604,219 95</b>	<b>\$5,670,011 68</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	391,030	\$394,612,000	7,566	\$6,418,000
Written in 1920.....	24,964	22,224,250	462	356,000
Revived in 1920.....	542	543,250	17	13,750
Received by transfer in 1920.....			84	67,500
Increased in 1920.....		590,250		11,500
<b>Totals.....</b>	<b>416,536</b>	<b>\$417,969,750</b>	<b>8,129</b>	<b>\$6,866,750</b>
Deduct terminated, decreased or transferred in 1920.....	26,351	26,628,750	243	195,500
<b>Total certificates in force December 31, 1920....</b>	<b>390,185</b>	<b>\$391,341,000</b>	<b>7,886</b>	<b>\$6,671,250</b>
Terminated by death in 1920.....	2,914	2,909,750	68	56,250
Terminated by lapse in 1920.....	23,437	23,009,500	98	63,250
Transferred in 1920.....			77	60,250
Decreased in 1920.....		709,500		15,750

## Received in 1920 from members in New York:

Mortuary.....	\$101,176 00
Safety.....	101 00
Expense.....	10,377 00
<b>Total.....</b>	<b>\$111,654 00</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919.....	501	\$477,731	13	\$11,000
Incurred in 1920.....	2,914	2,909,750	68	56,250
Reinstated in 1920.....	1	1,000		
<b>Totals.....</b>	<b>3,416</b>	<b>\$3,388,481</b>	<b>81</b>	<b>\$67,250</b>
Paid in 1920.....	2,940	2,949,258	65	52,425
<b>Balance.....</b>	<b>476</b>	<b>\$439,223</b>	<b>16</b>	<b>\$14,825</b>

Saved by compromising or scaling down in 1920.....	15,388	.....	325
Rejected in 1920 .....	25	20,500	1 1,000
Claims unpaid December 31, 1920 .....	451	403,335	15 13,500

**EXHIBIT OF OLD AGE AND OTHER CLAIMS — SEVENTY-YEAR  
WITHDRAWALS**

	Number	Amount
Incurred in 1920 .....	15	\$2,958 00
Paid in 1920 .....	15	2,958 00

**GENERAL INTERROGATORIES**

Assessments collected from organization of association: Mor- tuary .....	\$30,987,481
Losses and claims paid from organization of association: Death .....	26,725,164
Seventy-year withdrawals .....	7,000

**INFANTILE BRANCH**

**INCOME**

Assessments or premiums .....	\$10,215 88
Dues and per capita tax.....	6,810 99
Card and certificate fees.....	13 50
Net amount received from members.....	\$17,040 37
Interest .....	99 11
<b>Total Income .....</b>	<b>\$17,139 48</b>
Ledger Assets December 31, 1919.....	4,330 61
<b>Total .....</b>	<b>\$21,470 09</b>

**DISBURSEMENTS**

Death claims .....	\$5,245 00
Transfer of expense revenue to association's general expense fund .....	6,824 49
<b>Total Disbursements .....</b>	<b>\$12,069 49</b>
<b>Balance .....</b>	<b>\$9,400 60</b>

**LEDGER ASSETS**

Deposits in trust companies and banks on interest.....	\$9,400 60
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**LIABILITIES**

Policy or certificate claims:	
Reported not yet adjusted .....	\$1,210 00
Incurred in 1920, not reported until 1921....	500 00
<b>Total unpaid claims .....</b>	<b>\$1,710 00</b>

**EXHIBIT OF CERTIFICATES**

	Number	Amount
Certificates in force December 31, 1919.....	4,038	\$989,745
Written in 1920 .....	7,914	1,844,240
<b>Totals .....</b>	<b>11,952</b>	<b>\$2,833,985</b>
Deduct terminated, decreased or transferred in 1920..	391	94,835
<b>Total certificates in force December 31, 1920....</b>	<b>11,561</b>	<b>\$2,739,150</b>
Terminated by death in 1920.....	32	6,455
Terminated by lapse in 1920.....	359	88,380

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Incurred in 1920 .....	32	\$6,455 00
Paid in 1920 .....	26	5,245 00
Claims unpaid December 31, 1920.....	6	1,210 00

BONDS OWNED

	Book value	Par value	Market value
Anderson Co Tenn school 1937 5s.....	\$5,126 12	\$5,000	\$4,950
1938 5s.....	10,282 89	10,000	9,900
1939 5s.....	10,293 07	10,000	9,900
Beltrami Co Minn dtch 1925 5½s.....	18,487 95	18,000	18,120
1926 5½s.....	8,248 41	8,000	8,080
1927 5½s.....	3,107 61	3,000	3,030
Eyden Iowa school 1921 5s.....	502 90	500	500
1922 5s.....	505 68	500	500
1923 5s.....	508 35	500	500
1924 5s.....	510 89	500	500
1925 5s.....	512 23	500	505
1926 5s.....	515 67	500	505
1927 5s.....	517 91	500	505
1928 5s.....	520 05	500	505
1929 5s.....	522 10	500	505
1930 5s.....	524 06	500	505
1931 5s.....	1,051 88	1,000	1,010
1932 5s.....	1,056 48	1,000	1,010
1933 5s.....	1,058 92	1,000	1,010
1934 5s.....	1,062 22	1,000	1,010
1935 5s.....	1,065 38	1,000	1,010
1936 5s.....	1,069 60	1,500	1,515
1937 5s.....	14,443 16	13,500	13,635
Bradford Ohio school 1923 6s.....	1,012 12	1,000	1,010
1924 6s.....	1,019 70	1,000	1,020
1925 6s.....	1,026 91	1,000	1,030
1926 6s.....	1,033 77	1,000	1,040
1927 6s.....	1,040 28	1,000	1,050
1927 6s.....	1,046 47	1,000	1,060
1928 6s.....	1,052 35	1,000	1,060
1929 6s.....	1,057 96	1,000	1,070
1930 6s.....	1,063 28	1,000	1,070
1931 6s.....	1,068 33	1,000	1,080
1932 6s.....	1,073 14	1,000	1,090
1933 6s.....	1,077 71	1,000	1,090
1934 6s.....	1,082 06	1,000	1,100
1935 6s.....	1,086 19	1,000	1,100
1936 6s.....	1,090 11	1,000	1,110
1937 6s.....	1,093 84	1,000	1,110
1938 6s.....	1,097 39	1,000	1,120
1939 6s.....	1,100 76	1,000	1,120
1940 6s.....	3,311 91	3,000	3,280
1941 6s.....	3,321 06	3,000	3,290
1942 6s.....	3,329 75	3,000	3,290
1943 6s.....	3,338 01	3,000	3,300
1944 6s.....	3,345 86	3,000	3,320
1945 6s.....	3,353 32	3,000	3,320
1946 6s.....	3,360 38	3,000	3,320
1947 6s.....	3,367 01	3,000	3,350
1948 6s.....	3,373 20	3,000	3,350
Butler Township Ohio school 1924 6s.....	1,000 00	1,000	1,030
1925 6s.....	1,000 00	1,000	1,030
1926 6s.....	1,000 00	1,000	1,040
1927 6s.....	1,000 00	1,000	1,040
1928 6s.....	2,000 00	2,000	2,120
1929 6s.....	3,000 00	3,000	3,240
1930 6s.....	3,000 00	3,000	3,240
1931 6s.....	3,000 00	3,000	3,240
1932 6s.....	3,000 00	3,000	3,200
1933 6s.....	3,000 00	3,000	3,200
1934 6s.....	3,000 00	3,000	3,200
1935 6s.....	3,000 00	3,000	3,200
1936 6s.....	3,000 00	3,000	3,200
1937 6s.....	3,000 00	3,000	3,200
1938 6s.....	3,000 00	3,000	3,200
1939 6s.....	3,000 00	3,000	3,200
1940 6s.....	4,000 00	4,000	4,400
1941 6s.....	4,000 00	4,000	4,400
1942 6s.....	4,000 00	4,000	4,410
1943 6s.....	4,000 00	4,000	4,410

Butler Township Ohio school 1943 6s.....	4,000 00	4,000	4,480
1943 6s.....	4,000 00	4,000	4,480
1944 6s.....	4,000 00	4,000	4,480
1944 6s.....	1,000 00	1,000	1,120
Coal Twp Jackson Co Ohio school 1936 5s.....	512 23	500	500
1937 5s.....	1,025 50	1,000	1,000
1938 5s.....	1,529 73	1,500	1,500
1939 5s.....	1,541 16	1,500	1,500
1940 5s.....	1,542 53	1,500	1,500
1941 5s.....	1,029 22	1,000	1,000
East St Louis Ill park 1930 4½s.....	15,241 76	15,000	14,400
Edenton N C school 1921 5s.....	1,001 22	1,000	1,000
1922 5s.....	1,003 56	1,000	990
1923 5s.....	1,005 88	1,000	990
1924 5s.....	1,007 97	1,000	990
1925 5s.....	1,010 02	1,000	990
1926 5s.....	1,011 98	1,000	980
1927 5s.....	1,013 84	1,000	980
1928 5s.....	1,015 63	1,000	980
1929 5s.....	1,017 23	1,000	970
1930 5s.....	1,018 94	1,000	970
1931 5s.....	1,020 48	1,000	970
1932 5s.....	1,021 96	1,000	970
1933 5s.....	1,023 36	1,000	970
1934 5s.....	1,024 71	1,000	960
1935 5s.....	1,025 99	1,000	960
1936 5s.....	1,027 21	1,000	960
1937 5s.....	1,028 27	1,000	960
1938 5s.....	1,029 49	1,000	960
1939 5s.....	1,030 55	1,000	960
1940 5s.....	2,043 13	2,000	1,920
Fairmont W Va school 1942 5s.....	25,592 77	25,000	25,000
Fremont Co Ia funding 1921 6s.....	6,024 08	6,000	6,000
1922 6s.....	7,060 21	7,000	7,000
1923 6s.....	2,025 90	2,000	2,020
1924 6s.....	7,119 46	7,000	7,070
1925 6s.....	6,125 79	6,000	6,060
1926 6s.....	7,172 61	7,000	7,070
1927 6s.....	2,056 23	2,000	2,020
1928 6s.....	7,220 30	7,000	7,140
Georgetown Texas water 1950 5s.....	20,000 00	20,000	19,200
Hamilton Co Tenn school 1941 4½s.....	25,100 17	25,000	23,000
Haywood Co Tenn rdg 1932 5s.....	2,556 67	2,500	2,450
1933 5s.....	9,216 27	9,000	8,820
1934 5s.....	13,842 26	13,500	13,230
Hot Springs Ark school 1930 5s.....	12,188 84	12,000	12,000
1931 5s.....	13,220 20	13,000	13,000
1932 5s.....	10,180 84	10,000	10,000
Houston Heights Texas street 1932 5s.....	35,254 07	34,000	34,000
LaPrairie Ill Community high school 1923 5s.....	3,913 94	4,000	4,000
1924 5s.....	3,893 06	4,000	4,000
1925 5s.....	3,863 82	4,000	4,000
1926 5s.....	3,840 55	4,000	4,000
1927 5s.....	3,818 74	4,000	4,000
1928 5s.....	1,899 08	2,000	2,000
1929 5s.....	944 63	1,000	1,000
1930 5s.....	3,760 35	4,000	4,000
Marshfield Wis waterworks 1930 4½s.....	5,060 29	5,000	4,800
1931 4½s.....	10,130 03	10,000	9,600
1932 4½s.....	10,139 08	10,000	9,600
McAlester Okla 1937 5s.....	25,709 36	25,000	25,250
Monroe Co Ia funding 1925 6s.....	75,574 94	75,000	75,750
Murray City O school 1929 5½s.....	318 58	300	306
1930 5½s.....	319 40	300	306
1931 5½s.....	855 99	800	816
1931 5½s.....	858 04	800	816
1932 5½s.....	860 04	800	816
1932 5½s.....	862 00	800	816
1933 5½s.....	863 91	800	816
1933 5½s.....	865 79	800	816
1934 5½s.....	867 61	800	816
1934 5½s.....	869 40	800	816
1935 5½s.....	871 15	800	824
1935 5½s.....	872 96	800	824
1936 5½s.....	874 53	800	824
1936 5½s.....	876 15	800	824
1937 5½s.....	877 74	800	824
1937 5½s.....	879 30	800	824
1938 5½s.....	880 82	800	824
1938 5½s.....	882 30	800	824
1939 5½s.....	883 76	800	824
1939 5½s.....	885 18	800	824



Bonds:		Book value	Par value	Market value
New Carlisle Ohio school	1930 6s.....	1,035 72	1,000	1,000
	1930 6s.....	1,037 22	1,000	1,000
	1931 6s.....	1,038 67	1,000	1,000
	1931 6s.....	1,040 07	1,000	1,040
	1932 6s.....	1,041 42	1,000	1,040
	1932 6s.....	1,042 72	1,000	1,040
	1932 6s.....	1,044 02	1,000	1,040
	1933 6s.....	1,045 30	1,000	1,040
	1934 6s.....	1,046 50	1,000	1,050
	1934 6s.....	1,047 70	1,000	1,050
	1935 6s.....	1,048 85	1,000	1,050
	1935 6s.....	1,049 95	1,000	1,050
	1936 6s.....	1,051 05	1,000	1,050
	1936 6s.....	1,052 15	1,000	1,050
	1937 6s.....	1,053 20	1,000	1,050
	1937 6s.....	1,054 20	1,000	1,050
	1938 6s.....	1,055 17	1,000	1,000
	1938 6s.....	1,056 10	1,000	1,000
	1939 6s.....	1,057 07	1,000	1,000
	1939 6s.....	1,057 97	1,000	1,000
	1940 6s.....	1,058 87	1,000	1,100
	1940 6s.....	1,059 73	1,000	1,000
	1941 6s.....	1,060 52	1,000	1,000
	1941 6s.....	1,061 33	1,000	1,000
	1942 6s.....	1,062 12	1,000	1,000
	1942 6s.....	1,062 93	1,000	1,000
	1943 6s.....	1,063 67	1,000	1,000
	1943 6s.....	1,064 27	1,000	1,000
	1944 6s.....	1,065 07	1,000	1,070
	1944 6s.....	1,065 77	1,000	1,070
	1945 6s.....	1,066 45	1,000	1,070
	1946 6s.....	1,067 07	1,000	1,070
	1946 6s.....	1,067 75	1,000	1,070
	1947 6s.....	1,068 36	1,000	1,070
	1947 6s.....	1,068 95	1,000	1,070
	1948 6s.....	1,069 55	1,000	1,070
	1948 6s.....	1,070 15	1,000	1,070
	1948 6s.....	1,070 75	1,000	1,070
	1949 6s.....	1,071 20	1,000	1,070
	1949 6s.....	1,071 75	1,000	1,070
	1950 6s.....	1,072 20	1,000	1,070
	1950 6s.....	1,072 80	1,000	1,070
	1951 6s.....	1,073 25	1,000	1,070
	1951 6s.....	1,073 75	1,000	1,070
	1952 6s.....	1,074 15	1,000	1,070
Omaha Neb school	1928 4½s.....	25,805 42	25,000	24,500
Parkersburg W Va school	1948 5s.....	30,530 59	30,000	30,000
Pottawatomie Okla funding	1931 5s.....	25,638 48	25,000	24,250
Rice Co Minn funding	1925 5½s.....	8,078 64	8,000	8,100
	1927 5½s.....	13,261 83	13,000	13,350
	1928 5½s.....	11,251 03	11,000	11,320
	1930 5½s.....	14,497 29	14,000	14,500
	1931 5½s.....	14,537 74	14,000	14,500
	1932 5½s.....	14,578 16	14,000	14,500
	1933 5½s.....	4,175 04	4,000	4,160
	1934 5½s.....	2,092 47	2,000	2,100
Sacramento Co Cal C H & D	1935 4½s.....	16,895 86	16,000	15,520
	1937 4½s.....	9,551 31	9,000	8,720
Scott Co Ia road	1924 5s.....	99,750 00	100,000	100,000
St Marys Ohio school	1933 5s.....	1,037 71	1,000	1,000
	1933 5s.....	1,038 81	1,000	1,000
	1934 5s.....	1,039 90	1,000	1,000
	1934 5s.....	1,040 95	1,000	1,000
	1935 5s.....	1,041 99	1,000	1,000
	1935 5s.....	1,043 00	1,000	1,000
	1936 5s.....	1,043 88	1,000	1,000
	1937 5s.....	1,044 85	1,000	1,000
	1937 5s.....	1,045 80	1,000	1,000
	1937 5s.....	1,046 82	1,000	1,000
	1938 5s.....	1,047 72	1,000	1,000
	1938 5s.....	1,048 60	1,000	1,000
	1939 5s.....	1,049 47	1,000	1,000
	1939 5s.....	1,050 31	1,000	1,000
	1940 5s.....	1,051 13	1,000	1,000
	1940 5s.....	1,051 94	1,000	1,000
	1941 5s.....	1,052 73	1,000	1,000
	1941 5s.....	1,053 50	1,000	1,000
	1942 5s.....	1,054 25	1,000	1,000
	1942 5s.....	1,054 98	1,000	1,000

St Marys Ohio school	1943 6s.....	1,055 70	1,000	1,000
	1943 5s.....	1,056 40	1,000	1,000
	1944 5s.....	1,057 10	1,000	1,000
	1944 6s.....	1,057 76	1,000	1,000
Shawano Wis insane asylum	1927 4s.....	1,981 45	2,000	1,980
	1928 4s.....	1,987 44	2,000	1,980
	1924 4s.....	1,983 59	2,000	1,940
	1925 4s.....	1,979 90	2,000	1,920
	1926 4s.....	1,975 87	2,000	1,900
	1927 4s.....	1,973 97	2,000	1,900
	1928 4s.....	1,969 73	2,000	1,880
	1929 4s.....	1,966 00	2,000	1,860
	1930 4s.....	2,456 36	2,500	2,335
	1930 4s.....	1,963 61	2,000	1,860
	1931 4s.....	18,640 53	19,000	17,480
	1931 4s.....	16,666 29	17,000	15,640
Sherman Texas street	1943 5s.....	2,586 88	2,500	2,425
	1944 5s.....	2,588 93	2,500	2,425
	1945 5s.....	2,590 88	2,500	2,425
	1946 5s.....	2,592 75	2,500	2,425
	1947 5s.....	2,594 53	2,500	2,400
	1948 5s.....	2,596 23	2,500	2,400
	1949 5s.....	2,597 85	2,500	2,400
	1950 5s.....	2,599 40	2,500	2,400
	1951 5s.....	2,600 87	2,500	2,400
	1952 5s.....	2,602 28	2,500	2,400
Story Co Iowa funding	1928 6s.....	10,209 20	10,000	10,200
	1929 6s.....	10,218 30	10,000	10,200
	1930 6s.....	3,071 50	3,000	3,090
Superior Wis school	1929 4s.....	19,556 11	20,000	18,600
Swaledale Iowa school	1928 5s.....	1,019 24	1,000	1,010
	1927 5s.....	1,022 25	1,000	1,010
	1928 5s.....	1,025 13	1,000	1,010
	1929 5s.....	1,027 87	1,000	1,010
	1930 5s.....	1,030 50	1,000	1,010
	1931 5s.....	1,033 01	1,000	1,010
	1932 5s.....	1,035 41	1,000	1,010
	1933 5s.....	1,037 70	1,000	1,010
	1934 5s.....	1,039 89	1,000	1,010
	1935 5s.....	1,041 98	1,000	1,010
	1936 5s.....	20,879 74	20,000	20,200
Umatilla Co Oregon school	1935 5s.....	18,234 95	18,000	18,000
Youngstown Ohio school	1933 5s.....	29,299 74	30,000	30,300
	1934 5s.....	29,262 96	30,000	30,300
	1935 5s.....	38,970 73	40,000	40,400
United States 1st Lib	1947 3 1/4s.....	20,000 00	20,000	20,000
2d Lib	1942 4s.....	25,000 00	25,000	25,000
	1942 4s.....	169,963 80	200,000	170,000
	1942 4s.....	254,945 70	300,000	255,000
3d Lib	1928 4 1/4s.....	25,000 00	25,000	25,000
	1928 4 1/4s.....	30,000 00	30,000	30,000
	1928 4 1/4s.....	25,000 00	25,000	25,000
	1928 4 1/4s.....	25,000 00	25,000	25,000
	1928 4 1/4s.....	25,855 24	29,000	25,855
	1928 4 1/4s.....	63,300 76	71,000	63,301
	1928 4 1/4s.....	89,009 00	100,000	89,009
4th Lib	1928 4 1/4s.....	20,000 00	20,000	20,000
	1928 4 1/4s.....	5,000 00	5,000	5,000
	1928 4 1/4s.....	5,000 00	5,000	5,000
	1928 4 1/4s.....	25,000 00	25,000	25,000
	1928 4 1/4s.....	10,000 00	10,000	10,000
	1928 4 1/4s.....	30,000 00	30,000	30,000
	1928 4 1/4s.....	30,000 00	30,000	30,000
	1928 4 1/4s.....	171,662 00	200,000	171,662
	1928 4 1/4s.....	270,198 00	300,000	270,198
	1928 4 1/4s.....	92,567 00	100,000	92,567
	1928 4 1/4s.....	91,887 80	100,000	91,878
	1928 4 1/4s.....	91,367 80	100,000	91,388
	1928 4 1/4s.....	182,775 60	200,000	182,776
	1928 4 1/4s.....	91,387 80	100,000	91,389
	1928 4 1/4s.....	45,554 80	50,000	45,555
	1928 4 1/4s.....	45,526 80	50,000	45,526
	1928 4 1/4s.....	45,526 80	50,000	45,527
	1928 4 1/4s.....	45,498 70	50,000	45,499
	1928 4 1/4s.....	268,590 00	300,000	268,590
	1928 4 1/4s.....	258,300 00	300,000	258,300
	1928 4 1/4s.....	253,680 00	300,000	255,000
Victory	1923 4 3/4s.....	96,577 44	100,000	96,578
Totals	.....	\$4,184,559 05	\$4,508,500	\$4,170,401

## SLOVENIC NATIONAL BENEFIT SOCIETY

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2657 S. LAWNSDALE AVENUE, CHICAGO, ILL.

[Commenced business 1904]

VINCENT CAINKAR, President

MATTHEW J. TURK, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

### INCOME

Membership fees .....	\$3,247 00	
All other assessments or premiums.....	521,768 39	
Other payments by members.....	22,141 40	
Net amount received from members.....		\$547,156 79
Interest on:		
Bonds .....	\$22,725 34	
Deposits .....	1,412 48	
		24,137 82
Rents .....		1,929 00
Sale of lodge supplies .....		1,127 15
Miscellaneous .....		61 73
Juvenile department .....		3,256 81
Gross profit on sale or maturity of ledger assets: Bonds.....		120 00
Total Income .....		\$577,789 30
Ledger Assets December 31, 1919.....		575,535 34
Total .....		\$1,153,324 64

### DISBURSEMENTS

Death claims .....	\$109,342 24	
Permanent disability claims .....	30,685 00	
Sick and accident claims .....	240,686 90	
Total benefits paid .....		\$380,714 14
Salaries and other compensation of officers and trustees.....		8,531 70
Wages for extra help .....		1,684 33
Medical examiners' fees and salaries .....		600 00
Traveling and other expenses of officers, trustees and committees .....		1,683 81
Insurance department fees .....		405 26
Rent .....		900 00
Advertising, printing and stationery.....		3,024 53
Postage, express, telegraph and telephone.....		1,059 40
Lodge supplies .....		362 50
Official publication .....		23,022 52
Legal expenses .....		1,739 78
Furniture and fixtures .....		434 25
Taxes, repairs and other expenses on real estate.....		1,567 92

Surety bonds .....	1,265 47
Miscellaneous, including \$684.19, assessment students; \$627.23, actuary and accountant fees .....	3,538 81

**Total Disbursements .....** **\$430,534 42**

**Balance .....** **\$722,790 22**

**LEDGER ASSETS**

Book value of real estate .....	\$11,875 00
Book value of bonds .....	665,082 31
Deposits in trust companies and banks on interest .....	45,832 91

**Total .....** **\$722,790 22**

**NON-LEDGER ASSETS**

Interest due and accrued: Bonds .....	6,717 18
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge .....	6,071 62

**Gross Assets .....** **\$735,579 02**

**DEDUCT ASSETS NOT ADMITTED**

Book value of bonds over market value .....	5,938 56
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**Total Admitted Assets .....** **\$729,640 46**

**LIABILITIES**

Policy or certificate claims:	
Due and unpaid .....	\$57,043 23
Adjusted, not yet due .....	1,650 00

**Total unpaid claims .....** **\$58,693 23**

**EXHIBIT OF FUNDS**

	Mortuary	Disability	Sick benefit	Expense	Total
Balance December 31, 1919 .....	\$493,779 67	\$20,345 05	\$35,163 89	\$26,246 78	\$575,535 34
<i>Income:</i>					
Membership fees .....				3,247 00	3,247 00
Assessments .....	197,581 52	22,141 40	266,093 00	35,952 47	521,768 39
Other payments by members .....				22,141 40	22,141 40
Interest and dividends .....	24,137 82				24,137 82
Other income .....	120 00			6,374 69	6,494 69
<b>Totals .....</b>	<b>\$715,619 01</b>	<b>\$42,486 45</b>	<b>\$301,256 89</b>	<b>\$93,962 29</b>	<b>\$1,153,324 64</b>
<i>Disbursements:</i>					
Death claims .....	\$109,342 24				\$109,342 24
Disability claims .....		\$30,685 00			30,685 00
Sick and accident claims .....			\$240,686 90		240,686 90
Salaries, other compensation and travel- insurance expense of officers and employees .....				\$12,499 84	12,499 84
Insurance department fees .....				405 26	405 26
Rent .....				900 00	900 00
Advertising, printing, supplies, postage, telegraph, telephone .....				4,446 43	4,446 43
Official publication .....				23,022 52	23,022 52
Legal expenses .....				1,739 78	1,739 78
Taxes and expense on real estate .....				1,567 92	1,567 92
Other disbursements .....				5,238 53	5,238 53
<b>Totals .....</b>	<b>\$109,342 24</b>	<b>\$30,685 00</b>	<b>\$240,686 90</b>	<b>\$49,820 28</b>	<b>\$430,534 42</b>
Balance December 31, 1920 .....	\$606,276 77	\$11,801 45	\$50,569 99	\$44,142 01	\$722,790 22

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	17,969	\$12,160,650	127	\$79,350
Written in 1920 .....	2,343	1,897,850	102	68,750
Increased in 1920 .....		36,850	.....	2,050
<b>Totals</b> .....	<b>20,312</b>	<b>\$14,095,350</b>	<b>229</b>	<b>\$150,150</b>
Deduct terminated, decreased or transferred in 1920 ....	1,331	923,100	32	20,150
<b>Total certificates in force December 31, 1920 ....</b>	<b>18,981</b>	<b>\$13,172,250</b>	<b>197</b>	<b>\$130,000</b>
Terminated by death in 1920.	153	98,850	2	1,600
Terminated by lapse in 1920.	1,178	824,250	30	18,550
<b>Received in 1920 from members in New York:</b>				
Mortuary .....				\$1,640 63
Disability .....				201 00
Sick and accident .....				2,027 75
Expense .....				621 49
<b>Total</b> .....				<b>\$4,490 87</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	143	\$69,185 47	1	\$50
Reported in 1920 .....	153	98,850 00	2	1,600
<b>Totals</b> .....	<b>296</b>	<b>\$168,035 47</b>	<b>3</b>	<b>\$1,650</b>
Paid in 1920 .....	168	109,342 24	1	1,150
<b>Balance</b> .....	<b>128</b>	<b>\$58,693 23</b>	<b>2</b>	<b>\$500</b>
Claims unpaid December 31, 1920 .....	128	58,693 23	2	500

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Reported in 1920 .....	330	\$30,685	1	\$75
Paid in 1920 .....	330	30,685	1	75

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Liability in 1920 .....	7,771	\$240,686 90	21	\$287
Paid in 1920 .....	7,771	240,686 90	21	\$287

## GENERAL INTERROGATORIES

<b>Assessments collected from organization of association:</b>		
Mortuary .....		\$1,293,667
Disability .....		110,457
<b>Losses and claims paid from organization of association:</b>		
Death .....		805,666
Disability .....		98,655

## INFANTILE BRANCH

## INCOME

Assessments or premiums .....	\$14,784 50
Interest on bonds .....	841 21
<b>Total Income .....</b>	<b>\$15,625 71</b>
<b>Ledger Assets December 31, 1919.....</b>	<b>19,987 95</b>
<b>Total .....</b>	<b>\$35,613 66</b>

## DISBURSEMENTS

Death claims .....	\$4,126 00
Transfer of expense revenue to association's general expense fund .....	3,256 81
Gross loss on sale or maturity of ledger assets: Bonds.....	28 70
<b>Total Disbursements .....</b>	<b>\$7,411 51</b>
<b>Balance .....</b>	<b>\$28,202 15</b>

## LEDGER ASSETS

Book value of bonds.....	\$23,501 60
Deposits in trust companies and banks not on interest.....	4,700 55
<b>Total .....</b>	<b>\$28,202 15</b>

## NON-LEDGER ASSETS

Interest due and accrued: Bonds .....	243 76
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	98 82
<b>Gross Assets .....</b>	<b>\$28,544 73</b>

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	152 60
<b>Total Admitted Assets.....</b>	<b>\$28,392 13</b>

## LIABILITIES

Reserve on death benefit certificates.....	\$3,431 00
Contingent liability on pending transfers.....	96 30
<b>Total .....</b>	<b>\$3,527 30</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	6,077	\$1,384,190	41	\$8,504
Written in 1920.....	1,157	214,832	29	5,906
Increased in 1920.....	.....	241,752	.....	3,306
<b>Totals .....</b>	<b>7,234</b>	<b>\$1,840,774</b>	<b>70</b>	<b>\$17,716</b>
Deduct terminated, decreased or transferred in 1920.....	337	117,496	2	180
<b>Total certificates in force December 31, 1920....</b>	<b>6,897</b>	<b>\$1,723,278</b>	<b>68</b>	<b>\$17,536</b>
Terminated by death in 1920.....	27	3,846	.....	.....
Terminated by lapse in 1920.....	310	113,650	2	180

Received in 1920 from members in New York:

Mortuary .....	\$101 13
Expense .....	25 28
<b>Total .....</b>	<b>\$126 41</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims *	
	Number	Amount
Claims unpaid December 31, 1919.....	2	\$280
Incurred in 1920.....	27	3,846
<b>Totals .....</b>	<b>29</b>	<b>\$4,126</b>
<b>Paid in 1920.....</b>	<b>29</b>	<b>4,126</b>

\* None in New York.

## BONDS OWNED

	Book value	Par value	Market value
West Park Chicago Ill 1921 4s.....	\$995 00	\$1,000	\$1,000
1923 4s.....	4,975 00	5,000	4,854
Sanitary District Chicago Ill 1921 4s.....	19,900 00	20,000	20,000
Health Department Chicago Ill 1922 4s.....	5,970 00	6,000	5,644
City of Chicago Ill 1921 4s.....	1,985 75	2,000	2,000
West Park Chicago Ill 1929 4s.....	991 25	1,000	985
Sanitary District Chicago Ill 1925 4s.....	992 50	1,000	970
Lincoln Park Chicago Ill 1923 4s.....	1,985 00	2,000	1,980
Sanitary District Chicago Ill 1923 4s.....	992 50	1,000	980
1929 4s.....	1,985 00	2,000	1,920
1926 4s.....	3,970 00	4,000	3,830
City of Chicago Ill 1930 4s.....	980 00	1,000	950
Sanitary District Chicago Ill 1924 4s.....	3,910 00	4,000	3,830
Lincoln Park Chicago Ill 1921 4s.....	3,980 00	4,000	4,000
Cook County Chicago Ill 1921 4s.....	2,985 00	3,000	3,000
South Park Comm Chicago Ill 1927 4s.....	14,906 25	15,000	14,460
City of Chicago Ill 1929 4s.....	4,887 50	5,000	4,800
West Park Comm Chicago Ill 1922 4s.....	25,000 00	25,000	24,750
1921 4s.....	24,968 75	25,000	25,000
Lincoln Park Chicago Ill 1933 4s.....	24,885 75	25,000	22,550
City of Chicago Ill 1930 4s.....	3,000 00	3,000	2,850
1930 4s.....	600 00	600	670
1930 4s.....	19,000 00	19,000	18,050
1930 4s.....	2,400 00	2,400	2,230
Sanitary District Chicago Ill 1925 4s.....	4,000 00	4,000	3,830
1926 4s.....	1,000 00	1,000	970
1923 4s.....	2,000 00	2,000	1,980
1923 4s.....	1,000 00	1,000	990
1926 4s.....	2,000 00	2,000	1,940
Cook County Forest Preserve 1933 4s.....	30,000 00	30,000	28,200
United States Liberty bonds 1947 4½s.....	10,000 00	10,000	10,000
Cook County Forest Preserve 1924 4s.....	22,062 80	24,000	22,530
1926 4s.....	14,288 84	15,000	14,550
1927 4s.....	946 67	1,000	970
United States Liberty 1942 4½s.....	10,000 00	10,000	10,000
1942 4½s.....	50,000 00	50,000	50,000
1928 4½s.....	80,000 00	80,000	80,000
1938 4½s.....	50,000 00	50,000	50,000
1923 4½s.....	10,000 00	10,000	10,000
1922 4½s.....	14,947 50	15,000	14,947
1923 4½s.....	34,877 50	35,000	34,877
1923 4½s.....	38,960 00	40,000	38,960
1923 4½s.....	24,100 00	25,000	24,100
1923 4½s.....	38,284 00	40,000	38,409
1928 4½s.....	45,350 00	50,000	45,350
1928 4½s.....	22,096 25	25,000	22,096
1928 4½s.....	22,017 50	25,000	22,017
<b>Totals .....</b>	<b>\$665,062 31</b>	<b>\$682,000</b>	<b>\$659,144</b>

## THE INDEPENDENT ORDER OF SONS OF NORWAY

NEW YORK LIFE BUILDING, MINNEAPOLIS, MINN.

[Commenced business 1895]

T. O. GILBERT, President L. STAVNHEIM, Secretary  
 Attorney for service of process in the State of New York, SUPERINTENDENT OF  
 INSURANCE, Albany, N. Y.

INCOME		
Membership fees .....	\$2,219 00	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	27,313 71	
All other assessments or premiums.....	46,960 23	
Dues and per capita tax.....	11,786 50	
Medical examiners' fees.....	229 00	
Other payments by members.....	49 50	
<hr/>		
Net amount received from members.....		\$88,557 94
Interest on:		
Mortgage loans .....	\$11,589 35	
Bonds .....	2,364 98	
Deposits .....	494 81	
<hr/>		
		14,449 14
Rents .....		165 00
Sale of lodge supplies.....		592 24
Official publication .....		3,410 02
Commission .....		150 00
Charter fee .....		110 00
Telephone .....		13 80
<hr/>		
Total Income .....		\$107,448 14
Ledger Assets December 31, 1919.....		283,061 28
<hr/>		
Total .....		\$390,509 42

DISBURSEMENTS		
Death claims .....		\$14,300 00
Commissions and fees to deputies and organizers.....		9,795 25
Salaries of deputies and organizers.....		1,250 00
Salaries and other compensation of officers and trustees.....		2,275 00
Salaries and other compensation of office employees.....		730 00
Medical examiners' fees and salaries.....		699 50
Traveling and other expenses of officers, trustees and committees .....		886 79
Insurance department fees.....		237 40
Rent .....		1,100 00
Advertising, printing and stationery.....		326 18
Postage, express, telegraph and telephone.....		535 63
Lodge supplies .....		942 47
Official publication .....		4,708 23
Expense of supreme lodge meeting.....		734 24
Legal expenses .....		23 00



Furniture and fixtures.....	138 00
Miscellaneous, including \$580.72 actuary.....	1,087 30

**Total Disbursements** ..... **\$39,768 99**

**Balance** ..... **\$350,740 43**

**LEDGER ASSETS**

Mortgage loans .....	\$277,150 00
Collateral loans .....	200 00
Book value of bonds.....	45,000 00
Deposits in trust companies and banks on interest.....	28,390 43

**Total** ..... **\$350,740 43**

**NON-LEDGER ASSETS**

Interest due and accrued:

Mortgages .....	\$6,946 40
Bonds .....	724 81
Collateral loans .....	2 20

**Total** ..... **7,673 41**

Market value of bonds over book value..... 270 00

Supplies ..... 725 00

Furniture and fixtures..... 1,400 00

**Gross Assets** ..... **\$380,808 84**

**DEDUCT ASSETS NOT ADMITTED**

Supplies, furniture and fixtures..... 2,125 00

**Total Admitted Assets** ..... **\$358,683 84**

**LIABILITIES**

Policy or certificate claims due and unpaid..... **\$600 00**

**EXHIBIT OF FUNDS**

	Old benefit	American experience	Expense	Total
Balance December 31, 1919.....	\$7,298 90	\$274,310 33	\$1,452 05	\$283,061 28
<i>Income:</i>				
Membership fees.....			2,219 00	2,219 00
Assessments during first twelve months of membership of which all or an extra per cent is used for expense..		20,065 16	7,248 55	27,313 71
Other assessments.....	374 30	46,885 93		46,960 23
Dues and per capita tax.....			11,786 50	11,786 50
Other payments by members.....			278 50	278 50
Interest and dividends.....		14,393 86	55 28	14,449 14
Other income.....			4,441 06	4,441 06
<b>Totals</b> .....	<b>\$7,673 20</b>	<b>\$355,355 28</b>	<b>\$27,480 94</b>	<b>\$390,509 42</b>
<i>Disbursements:</i>				
Death claims.....	\$200 00	\$14,100 00		\$14,300 00
Commissions to deputies and organisers.....			\$9,795 25	9,795 25
Salaries, other compensation and traveling expense of officers and employees.....			5,841 29	5,841 29
Insurance department fees.....			237 40	237 40
Rent.....			1,100 00	1,100 00
Advertising, printing, supplies, postage, telegraph, telephone.....			1,804 28	1,804 28
Official publication.....			4,708 23	4,708 23
Supreme lodge meeting.....			734 24	734 24
Legal expenses.....			23 00	23 00
Other disbursements.....			1,225 30	1,225 30
<b>Totals</b> .....	<b>\$200 00</b>	<b>\$14,100 00</b>	<b>\$25,468 99</b>	<b>\$30,768 99</b>
Balance before transfers.....	\$7,473 20	\$341,255 28	\$2,011 95	\$350,740 43
Increase by transfers.....		7,473 20		7,473 20
<b>Balance</b> .....	<b>\$7,473 20</b>	<b>\$348,728 48</b>	<b>\$2,011 95</b>	<b>\$358,213 63</b>
Decrease by transfers.....	7,473 20			7,473 20
<b>Balance December 31, 1920</b> .....		<b>\$348,728 48</b>	<b>\$2,011 95</b>	<b>\$350,740 43</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	6,161	\$3,460,100	68	\$35,600
Written in 1920.....	992	883,550	18	25,000
Increased in 1920.....		37,200		
<b>Totals .....</b>	<b>7,153</b>	<b>\$4,380,850</b>	<b>86</b>	<b>\$60,600</b>
Deduct terminated, decreased or transferred in 1920....	464	310,250	12	3,100
<b>Total certificates in force December 31, 1920....</b>	<b>6,689</b>	<b>\$4,070,600</b>	<b>74</b>	<b>\$57,500</b>
Terminated by death in 1920.	43	14,900	2	600
Terminated by lapse in 1920.	421	295,350	10	2,500
Received in 1920 from members in New York:				
Mortuary .....				\$916 41
Expense .....				702 06
<b>Total .....</b>				<b>\$1,618 47</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920.....	43	\$14,900	2	\$600
Paid in 1920.....	41	14,300	2	600
Balance .....	2	\$600		
Claims unpaid December 31, 1920 .....	2	600		

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$499,221 00
Losses and claims paid from organization of association:	
Death .....	227,003 00

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
North Dakota .....	\$133,850 00
Minnesota .....	113,500 00
Montana .....	14,600 00
Illinois .....	11,200 00
Washington .....	4,000 00
<b>Total .....</b>	<b>\$277,150 00</b>

## BONDS OWNED

	Book and par value	Market value
Village of Sandstone Minn 1921 Co.....	1,000	1,000
1922 Co.....	1,000	1,010
1923 Co.....	1,000	1,020
1924 Co.....	1,000	1,020
1925 Co.....	1,000	1,030
1926 Co.....	1,000	1,040
1927 Co.....	1,000	1,040

	Book and value	Market value
County of Roseau Minn ditch 1936 6s.....	5,000	5,000
County of Marshall Minn independent school 1931 5½s.....	5,000	5,309
County of Roseau Minn ditch 1934 5¼s.....	3,000	3,519
United States 1st Lib 1947 4¼s.....	3,000	3,000
2d Lib 1942 4¼s.....	2,000	2,000
3d Lib 1923 4¼s.....	5,000	5,000
4th Lib 1933 4¼s.....	8,000	8,000
Victory 1923 4¼s.....	7,000	7,000
<b>Totals .....</b>	<b>\$45,000</b>	<b>\$45,270</b>

## ORDER SONS OF ZION

No. 44 EAST TWENTY-THIRD STREET, NEW YORK

[Commenced business 1910]

JACOB S. STRAHL, President  
 Attorney for service of process in the State of New York, JACOB ISH-KISHOR,  
 44 East 23d street, New York

JACOB ISH-KISHOR, Secretary

## INCOME

Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense.....	\$3,320 18
All other assessments or premiums.....	25,019 23
Dues and per capita tax.....	10,195 27
Other payments by members.....	241 40
<b>Total</b> .....	<b>\$38,776 08</b>
Deduct payments returned to applicants and members.....	43 71
<b>Net amount received from members</b> .....	<b>\$38,732 37</b>
Interest on bonds.....	4,176 00
Sale of lodge supplies.....	232 34
Collection towards deficit.....	855 59
Miscellaneous.....	840 13
Special Zion tax.....	959 05
Borrowed money (gross).....	17,700 00
<b>Total Income</b> .....	<b>\$63,495 48</b>
Ledger Assets December 31, 1919.....	116,083 77
<b>Total</b> .....	<b>\$178,579 25</b>

## DISBURSEMENTS

Death claims.....	\$12,081 37
Sick and accident claims.....	112 50
<b>Total benefits paid</b> .....	<b>\$12,193 87</b>
Salaries of deputies and organizers.....	1,578 50
Salaries and other compensation of officers and trustees.....	3,132 00
Salaries of office employees.....	3,384 00
Medical examiners' fees and salaries.....	650 00
Traveling and other expenses of officers, trustees and committees.....	229 83
Insurance department fees.....	235 51
Rent.....	1,134 99
Advertising, printing and stationery.....	1,343 21
Postage, express, telegraph and telephone.....	685 42
Expense of supreme lodge meeting.....	192 86
Legal expenses.....	500 00
Suspense.....	68 70
Accounts payable.....	774 06
Miscellaneous.....	735 05
Borrowed money repaid (gross).....	18,000 00
Interest on borrowed money.....	428 00
<b>Total Disbursements</b> .....	<b>\$45,266 00</b>
<b>Balance</b> .....	<b>\$133,313 25</b>

## LEDGER ASSETS

Book value of bonds.....	\$127,352 35
Cash in association's office.....	1,153 82
Deposits in trust companies and banks not on interest.....	4,807 08
<b>Total</b> .....	<b>\$133,313 25</b>

## NON-LEDGER ASSETS

Interest due and accrued on bonds.....	1,200 09
Inventory, advertising, stationery, printing.....	610 00
Furniture and fixtures.....	2,146 10
<b>Gross Assets</b> .....	<b>\$137,969 44</b>

## DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$5,805 85
Inventory, advertising, stationery and printing.....	610 00
Furniture and fixtures.....	2,146 10
<b>Total</b> .....	<b>8,561 95</b>
<b>Total Admitted Assets</b> .....	<b>\$128,707 49</b>

## LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$1,300 00
Reported, not yet adjusted.....	2,050 00
<b>Total unpaid claims</b> .....	<b>\$3,350 00</b>
Borrowed money .....	17,700 00
Accounts payable, \$137.81; due camps, \$241.61; petty cash, \$53.42; suspense account, \$396.71.....	829 55
Reserve on outstanding certificates valued on the American Experience table of mortality and 4 per cent interest.....	78,548 00
<b>Total</b> .....	<b>\$100,427 55</b>

## EXHIBIT OF FUNDS

	Mortuary	Disability	Expense	Total
Balance December 31, 1919.....	\$114,017 92	\$56 30	\$1,009 55	\$115,083 77
<i>Income:</i>				
Assessments during first twelve months of membership of which all or an extra per cent is used for expense....	1,625 83		1,650 64	3,276 47
Other assessments.....	24,767 80	251 43		25,019 23
Dues and per capita tax.....			10,195 27	10,195 27
Other payments by members.....			241 40	241 40
Interest and dividends.....	4,176 00			4,176 00
Other income.....			20,587 11	20,587 11
<b>Totals</b> .....	<b>\$144,587 55</b>	<b>\$307 73</b>	<b>\$33,683 97</b>	<b>\$178,579 25</b>
<i>Disbursements</i>				
Death claims.....	\$12,081 37			\$12,081 37
Sick and accident claims.....		\$112 50		112 50
Salaries, other compensation and traveling expense of officers and employees.....			\$8,974 33	8,974 33
Insurance department fees.....			235 51	235 51
Rent.....			1,134 99	1,134 99
Advertising, printing, supplies, postage, telegraph, telephone.....			2,028 63	2,028 63
Supreme lodge meeting.....			192 86	192 86
Legal expenses.....			500 00	500 00
Other disbursements.....			20,005 81	20,005 81
<b>Totals</b> .....	<b>\$12,081 37</b>	<b>\$112 50</b>	<b>\$33,072 13</b>	<b>\$45,266 00</b>
Balance before transfers.....		\$195 23	\$611 94	\$133,313 25
Increase by transfers.....			163 55	163 55
<b>Balance</b> .....		<b>\$195 23</b>	<b>\$775 39</b>	<b>\$133,476 80</b>
Decrease by transfers.....		163 55		163 55
<b>Balance December 31, 1920</b> .....	<b>\$132,506 18</b>	<b>\$31 69</b>	<b>\$775 39</b>	<b>\$133,313 25</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	4,757	\$1,371,500	1 403	\$345,450
Written in 1920.....	256	93,550	115	37,550
Increased in 1920.....				68,250
<b>Totals .....</b>	<b>5,013</b>	<b>\$1,465,050</b>	<b>1,518</b>	<b>\$451,250</b>
Deduct terminated, decreased or transferred in 1920....	827	214,750	108	58,300
<b>Total certificates in force December 31, 1920....</b>	<b>4,186</b>	<b>\$1,250,300</b>	<b>1,410</b>	<b>\$392,950</b>
Terminated by death in 1920.	31	10,800	13	3,750
Terminated by lapse in 1920.	796	203,950	95	54,550
<b>Received in 1920 from members in New York:</b>				
Mortuary .....				\$8,252 25
Expense .....				4,794 60
<b>Total .....</b>				<b>\$13,046 85</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	19	\$4,650 00	6	\$1,550 00
Incurred in 1920.....	31	10,800 00	13	3,750 00
<b>Totals .....</b>	<b>50</b>	<b>\$15,450 00</b>	<b>19</b>	<b>\$5,300 00</b>
Paid in 1920.....	38	12,081 37	13	3,250 00
<b>Balance .....</b>	<b>12</b>	<b>\$3,368 63</b>	<b>6</b>	<b>\$2,050 00</b>
Saved by compromising or scaling down in 1920....		18 63		
Claims unpaid December 31, 1920 .....	12	3,350 00	6	2,050 00

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920.....	5	\$112 50	1	\$45 00
Paid in 1920.....	5	112 50	1	45 00

## GENERAL INTERROGATORIES

<b>Assessments collected from organization of association:</b>	
Mortuary .....	\$165,440 00
Disability .....	767 00
<b>Losses and claims paid from organization of association:</b>	
Death .....	58,420 00
Disability .....	572 00

## BONDS OWNED

	Book value	Par value	Market value
United States 1st Lib 1947 3½s.....	\$5,000 00	\$5,000	\$5,000
1947 3½s.....	192 48	200	183
4th Lib 1938 4½s.....	9,293 12	10,000	8,500
1938 4½s.....	1,816 30	2,050	1,742
2d Lib 1947 4½s.....	8,582 25	10,000	8,500
1947 4½s.....	8,582 25	10,000	8,500
3d Lib 1938 4½s.....	11,000 00	11,000	11,000
1938 4½s.....	3,450 20	3,800	3,344
Victory Lib 1938 4½s.....	1,970 05	2,050	1,963
New York City 1960 4½s.....	4,075 00	4,000	3,800
1960 4½s.....	1,021 25	1,000	950
1962 4½s.....	5,012 23	5,000	4,750
1963 4½s.....	5,020 80	5,000	5,000
1962 4½s.....	5,230 88	5,000	4,750
1956 4s.....	6,770 00	7,000	6,370
1956 4s.....	6,916 88	7,000	6,370
1956 4s.....	6,860 02	7,000	6,370
1959 4s.....	11,475 00	12,000	10,920
1936 4s.....	11,016 25	11,000	10,340
1966 4½s.....	8,220 00	8,000	7,250
1967 4½s.....	5,087 50	5,000	5,000
1966 4s.....	1,000 00	1,000	910
<b>Totals</b> .....	<b>\$127,352 25</b>	<b>\$122,100</b>	<b>\$121,546</b>

## TRAVELERS PROTECTIVE ASSOCIATION OF AMERICA

915 OLIVE STREET, ST. LOUIS, MO.

[Commenced business 1890]

R. J. WHITE, President

T. S. LOGAN, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

### INCOME

Membership fees .....	\$54,516 00	
Assessments or premiums.....	772,558 08	
Other payments by members.....	295 60	
	<hr/>	
Total .....	\$827,369 58	
Deduct payments returned to applicants and members .....	10,631 77	
	<hr/>	
Net amount received from members.....		\$816,737 81
Interest on:		
Bonds .....	\$19,426 20	
Deposits .....	6,958 92	
		<hr/>
		26,385 12
Sale of lodge supplies.....		162 90
		<hr/>
Total Income .....		\$843,285 83
Ledger Assets December 31, 1919.....		496,839 32
		<hr/>
Total .....		\$1,342,115 15

### DISBURSEMENTS

Death claims .....	\$184,875 00	
Permanent disability claims.....	5,000 00	
Accident claims .....	286,423 20	
	<hr/>	
Total benefits paid.....		\$476,298 20
Commissions and fees to deputies and organizers.....		14,009 46
Salaries of deputies and organizers.....		35 00
Salaries and other compensation of officers and trustees.....		19,690 02
Salaries and other compensation of committees.....		559 45
Salaries and other compensation of office employees.....		24,335 21
Medical examiner's fees and salaries.....		4,529 47
Traveling and other expenses of officers, trustees and committees .....		792 24
Collection and remittance of assessments and dues.....		399 30
Insurance department fees.....		784 90
Rent .....		4,445 34
Advertising, printing and stationery.....		10,211 92
Postage, express, telegraph and telephone.....		9,346 90
Lodge supplies .....		4,207 23
Official publication .....		32,579 95
Expense of supreme lodge meeting.....		6,856 88



Legal expenses .....	12,525 31
Taxes, repairs .....	257 79
Miscellaneous, including \$600 audit.....	2,580 64
Gross loss on sale or maturity of ledger assets: Bonds.....	639 60
Gross decrease, by adjustment, in book value of ledger assets:	
Office fixtures .....	1,199 33
<b>Total Disbursements .....</b>	<b>\$626,284 14</b>
<b>Balance .....</b>	<b>\$715, 831 01</b>
<b>LEDGER ASSETS</b>	
Book value of bonds.....	\$531,901 35
Deposits in trust companies and banks on interest.....	179,194 31
Office fixtures .....	4,735 35
<b>Total .....</b>	<b>\$715, 831 01</b>
<b>NON-LEDGER ASSETS</b>	
Interest due and accrued on bonds.....	7,545 01
<b>Gross Assets .....</b>	<b>\$723, 376 02</b>
<b>DEDUCT ASSETS NOT ADMITTED</b>	
Book value of bonds over market value.....	\$2,297 35
Office fixtures .....	4,735 35
<b>Total .....</b>	<b>7,032 70</b>
<b>Total Admitted Assets.....</b>	<b>\$716, 343 32</b>
<b>LIABILITIES</b>	
Policy or certificate claims:	
Reported .....	\$21,500 00
Reported, not yet adjusted.....	84,768 00
Incurred in 1920 not reported until 1921.....	1,948 04
<b>Total unpaid claims.....</b>	<b>\$108,216 04</b>
Advance assessments .....	53,644 00
Bills payable .....	3,045 58
<b>Total .....</b>	<b>\$164, 905 62</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance December 31, 1919.....	\$256,306 82	\$199,400 36	\$43,122 14	\$498,829 32
<i>Income:</i>				
Membership fees .....	54,516 00			54,516 00
Other assessments.....	575,226 96		186,689 35	761,926 31
Other payments by members.....			295 57	295 50
Interest and dividends.....	13,571 15	9,748 43	3,965 54	26,385 12
Other income.....			162 90	162 90
<b>Totals.....</b>	<b>\$899, 630 93</b>	<b>\$209, 149 79</b>	<b>\$233, 335 43</b>	<b>\$1,342, 115 15</b>
<i>Disbursements:</i>				
Death claims.....	\$184,875 00			\$184,875 00
Disability claims.....	5,000 00			5,000 00
Accident claims.....	286,423 20			286,423 20
Commissions to deputies and organizers.....			\$14,009 46	14,009 46
Salaries, other compensation and traveling expense of officers and employees .....			49,941 39	49,941 39
Collection and remittance of assessments and dues .....			399 30	399 30
Insurance department fees .....			784 90	784 90
Rent.....			4,445 34	4,445 34
Advertising, printing, supplies, postage, telegraph, telephone.....			23,766 05	23,766 05

Official publication.....			32,579 95	32,579 95
Supreme lodge meeting.....			6,856 88	6,856 88
Legal expenses.....			12,525 31	12,525 31
Taxes and expenses on real estate.....			257 79	257 79
Other disbursements.....		\$639 60	3,779 97	4,419 57
<b>Totals.....</b>	<b>\$476,298 20</b>	<b>\$639 60</b>	<b>\$149,346 34</b>	<b>\$626,284 14</b>
Balance before transfers.....	\$423,332 73	\$208,509 19	\$83,989 00	\$715,831 01
Increase by transfers.....	45,000 00			45,000 00
<b>Balance.....</b>	<b>\$468,332 73</b>	<b>\$208,509 19</b>	<b>\$83,989 00</b>	<b>\$760,831 01</b>
Decrease by transfers.....			45,000 00	45,000 00
<b>Balance December 31, 1920.....</b>	<b>\$468,332 73</b>	<b>\$208,509 19</b>	<b>\$38,989 00</b>	<b>\$715,831 01</b>

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	82,533	\$412,665,000	995	\$4,975,000
Written in 1920.....	24,311	121,555,000	215	1,075,000
Revived in 1920.....	2,339	11,695,000	9	45,000
Received by transfer in 1920.....			16	80,000
<b>Totals.....</b>	<b>109,183</b>	<b>\$545,915,000</b>	<b>1,235</b>	<b>\$6,175,000</b>
Deduct terminated, decreased or transferred in 1920....	13,595	67,975,000	102	510,000
<b>Total certificates in force December 31, 1920....</b>	<b>95,588</b>	<b>\$477,940,000</b>	<b>1,133</b>	<b>\$5,665,000</b>
Terminated by death in 1920.....	616	3,080,000	14	70,000
Terminated by lapse in 1920.....	12,420	62,100,000	81	405,000
Transferred in 1920.....			3	15,000
Terminated by cancellation in 1920.....	559	2,795,000	4	20,000

Received in 1920 from members in New York:	
Benefit fund.....	\$6,480 00
State proportion.....	3,240 00
Expense.....	2,160 00
<b>Total.....</b>	<b>\$11,880 00</b>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919.....	9	\$21,350		
Reported in 1920.....	48	250,150	3	\$15,000
<b>Totals.....</b>	<b>57</b>	<b>\$271,500</b>	<b>3</b>	<b>\$15,000</b>
Paid in 1920.....	44	184,875	3	15,000
<b>Balance.....</b>	<b>13</b>	<b>\$86,625</b>		
Saved by compromising or scaling down in 1920.....		35,125		
Claims unpaid December 31, 1920.....	13	51,500		

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims *	
	Number	Amount
Reported in 1920.....	3	\$5,000
Paid in 1920.....	3	5,000

## EXHIBIT OF ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	601	\$49,282 00	3	\$246 00
Reported in 1920.....	3,586	291,909 20	51	3,917 71
Totals .....	4,187	\$341,191 20	54	\$4,163 71
Paid in 1920.....	3,515	286,423 20	45	3,430 21
Claims unpaid December 31, 1920, estimated liability..	672	\$54,768 00	9	\$733 50

## GENERAL INTERROGATORIES

Losses and claims paid from organization of association:	
Death .....	\$2,077,924 00
Disability .....	4,051,805 00

## DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS OF THE COMPANY

State	Market value of deposit
North Carolina .....	\$4,850 00
Wisconsin .....	4,800 00
Total .....	\$9,650 00

## BONDS OWNED

	Book value	Par value	Market value
City of Thayer Mo 1932 5s.....	\$3,487 50	\$3,500	\$3,500
Center Township Dade County Mo 1921 5½s.....	1,033 70	1,000	1,000
Holt County Big Tarkio Mo 1925 6s.....	5,366 50	5,000	5,000
City of Clinton Okla 1938 6s.....	5,408 00	5,000	5,150
City of Enid Okla 1938 5s.....	5,000 00	5,000	5,000
City of Colgate Okla 1937 6s.....	2,160 40	2,000	2,100
City of Camilla Ga 1941 5½s.....	3,223 80	3,000	3,000
City of Bellingham Wash 1926 5s.....	5,061 50	5,000	4,950
City of Midford Ore 1921 5s.....	2,020 00	2,000	2,000
City of Calvert Texas 1953 5s.....	2,000 00	2,000	1,880
City of Prattville Ala 1933 6s.....	2,127 00	2,000	2,020
Mecklenburg Co Va 1929 5s.....	3,083 40	3,000	3,000
Puncombe Co N C 1938 5s.....	5,182 00	5,000	5,000
Montgomery Co Tenn 1943 5s.....	5,182 00	5,000	5,000
City & County of San Fran Cal 1927 5s.....	5,101 00	5,000	5,150
Dade County Fla 1933 5s.....	5,078 50	5,000	4,800
Harrison & Mercer Counties Mo 1938 6s.....	1,970 00	2,000	2,000
Morgan County Ala 1938 5s.....	5,050 00	5,000	4,800
City of Greensboro N C 1930 5s.....	6,076 00	6,000	6,000
City of High Point N C 1932 5s.....	5,082 50	5,000	4,900
1943 5s.....	5,000 00	5,000	4,850
Tarrant County Texas 1953 5s.....	5,000 00	5,000	5,000
City of Kennett Mo 1933 6s.....	5,239 50	5,000	5,050
City of Elsberry Mo 1928 6s.....	10,120 45	10,000	10,200
Marlon County Fla 1934 5s.....	5,000 00	5,000	5,000
Johnston Co K G S N C 1943 5s.....	3,980 00	4,000	2,800
City of Morrilstown Tenn 1934 5s.....	6,000 00	6,000	6,000
Wayne County S Neb 1929 5s.....	4,000 00	4,000	4,000

\* None in New York.

City of San Diego Cal 1931 5s.....	2,000 00	2,000	2,020
1939 5s.....	1,000 00	1,000	1,020
Barnwell Co S C 1934 5s.....	2,970 00	3,000	2,970
Lake County Tenn 1935 5s.....	5,000 00	5,000	4,800
Koochicking County Minn 1923 5½s.....	5,180 50	5,000	5,050
City of Morristown Tenn 1927 5s.....	6,500 00	6,500	6,500
Navajo County Ariz 1925 5s.....	3,000 00	3,000	3,000
St Francis Levee Dist Mo 1936 6s.....	10,814 50	10,000	10,500
City of Sherman Texas 1948 6s.....	4,000 00	4,000	4,000
Stephens County Texas 1928 5½s.....	3,351 60	4,000	4,000
Pemiscot Co Mo 1935 6s.....	9,900 00	10,000	10,800
Harrison & Mercer Counties Mo 1928 6s.....	9,350 00	10,000	10,000
United States ctf of indebtedness 1921 6s.....	75,000 00	75,000	75,000
1921 4½s.....	50,000 00	50,000	50,000
1921 6s.....	100,000 00	100,000	100,000
1921 4½s.....	50,000 00	50,000	50,000
1st Lib 1947 4½s.....	10,000 00	10,000	10,000
2d Lib 1942 4½s.....	5,000 00	5,000	5,000
3d Lib 1928 4½s.....	4,000 00	4,000	4,000
4th Lib 1935 4½s.....	25,000 00	25,000	25,000
War savings cifs 1923.....	824 00	1,000	894
ctf of indebtedness 1921 5½s.....	25,000 00	25,000	25,000
<b>Totals .....</b>	<b>\$531,901 35</b>	<b>\$529,000</b>	<b>\$529,404</b>

## INDEPENDENT ORDER OF TRUE FRIENDS

468 IRVING AVENUE, BROOKLYN

[Commenced business 1909]

RICHARD E. JANES, President MORGAN E. CLARK, Secretary  
 Attorney for service of process in the State of New York, FREDERICK  
 GOLDSMITH, 160 West 45th street, New York

### INCOME

Assessments or premiums.....	\$25,605 00	
Dues and per capita tax.....	1,969 50	
Net amount received from members.....		\$27,574 50
Interest on:		
Bonds .....	\$307 50	
Deposits .....	482 21	
		789 71
Sale of lodge supplies.....		112 18
Total Income .....		\$28,476 39
Ledger Assets December 31, 1919.....		21,451 96
Total .....		\$49,928 37

### DISBURSEMENTS

Death claims .....	\$6,400 00	
Permanent disability claims.....	200 00	
Sick and accident claims .....	13,058 00	
Other benefits .....	500 00	
Total benefits paid.....		\$20,158 00
Salaries and other compensation of officers and trustees.....		1,093 75
Traveling and other expenses of officers, trustees and committees .....		65 15
Postage, express, telegraph and telephone.....		73 54
Lodge supplies .....		497 91
Expense of supreme lodge meeting.....		47 50
Legal expenses .....		100 00
Miscellaneous .....		83 29
Total Disbursements .....		\$22,119 14
Balance .....		\$27,809 23

### LEDGER ASSETS

Book value of bonds.....	\$7,000 00
Deposits in trust companies and banks not on interest.....	629 73
Deposits in trust companies and banks on interest.....	20,179 50
Total .....	\$27,809 23

### NON-LEDGER ASSETS

Interest due and accrued: Other assets.....	247 19
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	4,007 00
Per capita tax and supplies.....	520 92

Gross Assets .....

\$32,584 34

## DEDUCT ASSETS NOT ADMITTED

Per capita tax and supplies.....	520 92
<b>Total Admitted Assets.....</b>	<b>\$32,063 42</b>

## LIABILITIES

Policy or certificate claims:		
Due and unpaid.....	\$2,266 34	
Incurred in 1920 not reported until 1921....	500 00	
<b>Total unpaid claims.....</b>	<b>\$2,766 34</b>	

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Sick and benefit fund	Expense	Total
Balance December 31, 1919.....	\$2,295 81	\$11,611 72	\$6,535 26	\$1,009 19	\$21,451 98
<i>Income:</i>					
Other assessments.....	7,952 00		17,653 00		25,605 00
Dues and per capita tax.....				1,969 60	1,969 60
Interest and dividends.....	85 21	489 91	214 59		789 71
Other income.....				112 18	112 18
<b>Totals.....</b>	<b>\$10,333 02</b>	<b>\$12,101 63</b>	<b>\$24,402 85</b>	<b>\$3,090 87</b>	<b>\$49,928 37</b>
<i>Disbursements:</i>					
Death claims.....	\$6,400 00				\$6,400 00
Disability claims.....	200 00				200 00
Sick and accident claims.....			\$13,058 00		13,058 00
Other benefits.....			500 00		500 00
Salaries, other compensation and traveling expense of officers and employees.....				\$1,158 90	1,158 90
Advertising, printing, supplies, postage, telegraph, telephone.....				571 45	571 45
Supreme lodge meeting.....				47 50	47 50
Legal expenses.....				100 00	100 00
Other disbursements.....				83 29	83 29
<b>Totals.....</b>	<b>\$6,600 00</b>		<b>\$13,558 00</b>	<b>\$1,961 14</b>	<b>\$22,119 14</b>
Balance before transfers.....	\$3,733 02	\$12,101 63	\$10,844 85	\$1,129 73	\$27,809 23
Increase by transfers.....		500 00			500 00
<b>Balance.....</b>	<b>\$3,733 02</b>	<b>\$12,601 63</b>	<b>\$10,844 85</b>	<b>\$1,129 73</b>	<b>\$28,309 23</b>
Decrease by transfers.....				500 00	500 00
<b>Balance December 31, 1920.....</b>	<b>\$3,733 02</b>	<b>\$12,601 63</b>	<b>\$10,844 85</b>	<b>\$629 73</b>	<b>\$27,809 23</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	1,978	\$493,900	1,843	\$460,350
Written in 1920.....	139	34,750	135	33,750
<b>Totals.....</b>	<b>2,117</b>	<b>\$528,650</b>	<b>1,978</b>	<b>\$494,100</b>
Deduct terminated, decreased or transferred in 1920....	92	23,100	87	21,850
<b>Total certificates in force December 31, 1920....</b>	<b>2,025</b>	<b>\$505,550</b>	<b>1,891</b>	<b>\$472,250</b>
Terminated by death in 1920.....	26	6,400	24	5,900
Terminated by lapse in 1920.....	66	16,500	62	15,500
Transferred in 1920.....			1	250
Decreased in 1920.....		200		200

## Received in 1920 from members in New York:

Mortuary .....	\$7,424 00
Sick and accident .....	16,496 00
Expense .....	1,839 75
<b>Total .....</b>	<b>\$25,759 75</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	6	\$1,400	5	\$1,150
Reported in 1920 .....	24	6,000	22	5,500
<b>Totals .....</b>	<b>30</b>	<b>\$7,400</b>	<b>27</b>	<b>\$6,650</b>
Paid in 1920 .....	26	6,400	24	5,900
Claims unpaid December 31, 1920 .....	4	1,000	3	750

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Reported in 1920 .....	2	\$200	2	\$200
Paid in 1920 .....	2	200	2	200

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	38	\$820	38	\$820
Incurred in 1920 .....	507	14,004	482	13,292
<b>Totals .....</b>	<b>545</b>	<b>\$14,824</b>	<b>520</b>	<b>\$14,112</b>
Paid in 1920 .....	497	13,558	474	12,896
Claims unpaid December 31, 1920, estimated liability..	46	1,266	46	1,216

## GENERAL INTERROGATORIES

## Assessments collected from organization of association:

Mortuary .....	\$78,883 00
Losses and claims paid from organization of association:	
Death .....	73,850 00
Disability .....	1,300 00

## BONDS OWNED

	Book and par value	Market value
United States 4th Lib 1938 4½s.....	\$3,000	\$3,000
1938 4½s.....	2,000	2,000
5th Lib 1928 4½s.....	2,000	2,000
<b>Totals .....</b>	<b>\$7,000</b>	<b>\$7,000</b>

## UKRAINIAN NATIONAL ASSOCIATION

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83 GRAND STREET, JERSEY CITY, N. J.

[Commenced business 1907]

SIMON YADLOWSKY, President ROMAN SLOBODIAN, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

INCOME	
Assessments or premiums.....	\$208,489 18
Other payments by members.....	1,065 00
Net amount received from members.....	\$209,554 18
Interest on:	
Mortgage loans .....	\$2,979 38
Bonds .....	9,853 12
Deposits .....	6,439 28
Sale of lodge supplies .....	19,271 78
Orphans' fund .....	1,128 63
Gross increase, by adjustment, in book value of ledger assets:	
Bonds .....	18,448 34
Total Income .....	6,657 00
Ledger Assets December 31, 1919 .....	\$255,059 93
Total .....	524,591 93
DISBURSEMENTS	
Death claims .....	\$92,516 28
Permanent disability claims .....	8,210 00
Other benefits .....	24,160 33
Total benefits paid .....	\$124,886 61
Salaries of officers and trustees.....	4,080 00
Salaries of office employees.....	1,425 00
Medical examiners' fees and salaries.....	100 00
Traveling and other expenses of officers, trustees and committees .....	929 14
Insurance department fees .....	223 00
Advertising, printing and stationery.....	1,593 30
Postage, express, telegraph and telephone.....	630 00
Lodge supplies .....	33 60
Official publication .....	24,098 15
Legal expenses .....	518 12
Taxes, repairs and other expenses on real estate.....	1,214 07
Bonds of supreme officers .....	313 33
Fifteenth regular convention .....	21,897 22
Decrease of liens by expulsion and forfeiture of membership... ..	11,032 34
Gross decrease, by adjustment, in book value of ledger assets:	
Bonds .....	360 00
Total Disbursements .....	\$193,333 88
Balance .....	\$586,317 98



LEDGER ASSETS	
Book value of real estate .....	\$19,500 00
Mortgage loans .....	45,470 00
Book value of bonds .....	237,647 00
Deposits in trust companies and banks on interest.....	260,700 98
Printing plant .....	23,000 00
<b>Total</b> .....	<b>\$586,317 98</b>

NON-LEDGER ASSETS	
Interest due and accrued:	
Mortgages .....	\$690 18
Bonds .....	2,306 23
Other assets .....	1,995 60
<b>Total</b> .....	<b>4,992 01</b>
<b>Gross Assets</b> .....	<b>\$591,309 99</b>

DEDUCT ASSETS NOT ADMITTED	
Book value of real estate over market value....	\$4,500 00
Book value of bonds over market value.....	13,257 00
Printing plant .....	23,000 00
<b>Total</b> .....	<b>40,757 00</b>
<b>Total Admitted Assets</b> .....	<b>\$550,552 99</b>

LIABILITIES	
Policy or certificate claims:	
Due and unpaid .....	\$13,672 42
Reported, not yet adjusted.....	2,724 00
<b>Total unpaid claims</b> .....	<b>\$16,396 42</b>
Orphans' fund .....	100,120 43
<b>Total</b> .....	<b>\$116,516 85</b>

EXHIBIT OF FUNDS				
	Mortuary	Reserve	Disability	National fund
Balance December 31, 1919 .....	\$244,705 01	\$181,306 25	\$10,449 81	\$5,368 11
<i>Income:</i>				
Assessments.....	150,306 32	7,271 90	7,271 90	4,363 14
Other payments by members.....		507 00		
Interest and dividends.....	9,584 13	5,179 21	282 32	155 18
Other income.....	6,557 00	100 00		
<b>Totals</b> .....	<b>\$411,122 46</b>	<b>\$144,384 36</b>	<b>\$18,004 03</b>	<b>\$9,885 43</b>
<i>Disbursements:</i>				
Death claims.....	\$92,516 28			
Disability claims.....			\$8,210 00	
Other benefits.....				\$8,115 88
Other disbursements.....	11,157 34	\$8 23		
<b>Totals</b> .....	<b>\$103,673 62</b>	<b>\$8 23</b>	<b>\$8,210 00</b>	<b>\$8,115 88</b>
Balance before transfers.....	\$307,448 84	\$144,356 13	\$9,794 03	\$1,770 55
Increase by transfers.....		253 23		
<b>Balance</b> .....	<b>\$307,448 84</b>	<b>\$144,609 36</b>	<b>\$9,794 03</b>	<b>\$1,770 55</b>
Decrease by transfers.....	3,529 00			
<b>Balance December 31, 1920</b> .....	<b>\$303,919 84</b>	<b>\$144,609 36</b>	<b>\$9,794 03</b>	<b>\$1,770 55</b>
		Orphan fund	Expense	Total
Balance December 31, 1919 .....		\$90,951 45	\$41,811 30	\$524,591 93
<i>Income:</i>				
Other assessments.....			39,275 92	208,489 18
Other payments by members.....			558 00	1,065 06
Interest and dividends.....		3,716 09	384 85	19,271 70
Other income.....		18,448 34	1,128 63	26,233 97
<b>Totals</b> .....		<b>\$113,115 88</b>	<b>\$83,158 70</b>	<b>\$779,651 86</b>

<i>Disbursements:</i>		
Death claims .....		\$92,516 28
Disability claims .....		8,210 00
Other benefits .....	\$16,044 45	24,160 33
Salaries, other compensation and traveling expense of officers and employees .....	\$6,534 14	6,534 14
Insurance department fees .....	223 00	223 00
Advertising, printing, supplies, postage, telegraph, telephone .....	2,256 90	2,256 90
Official publication .....	24,098 15	24,098 15
Legal expenses .....	518 12	518 12
Taxes and expense on real estate .....	1,214 07	1,214 07
Other disbursements .....	226 77	33,602 89
<b>Totals .....</b>	<b>\$16,271 23</b>	<b>\$57,064 93</b>
Balance before transfers .....	\$96,844 66	\$26,103 77
Increase by transfers .....	3,275 77	3,529 00
<b>Balance .....</b>	<b>\$100,120 43</b>	<b>\$26,103 77</b>
Decrease by transfers .....		3,529 00
<b>Balance December 31, 1920 .....</b>	<b>\$100,120 43</b>	<b>\$26,103 77</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	12,445	\$9,670,600	2,058	\$1,471,750
Written in 1920 .....	1,268	1,105,000	142	115,500
Revived in 1920 .....	1,170	895,000	233	165,500
<b>Totals .....</b>	<b>14,883</b>	<b>\$11,670,600</b>	<b>2,433</b>	<b>\$1,752,750</b>
Deduct terminated, decreased or transferred in 1920....	2,646	1,890,600	461	298,000
<b>Total certificates in force December 31, 1920...</b>	<b>12,237</b>	<b>\$9,780,000</b>	<b>1,972</b>	<b>\$1,454,750</b>
Terminated by death in 1920.	110	89,000	18	12,500
Terminated by lapse in 1920.	2,536	1,801,600	443	285,500

## Received in 1920 from members in New York:

Mortuary .....	\$22,673 63
Reserve .....	1,216 10
Disability .....	1,163 60
Expense .....	5,374 87
<b>Total .....</b>	<b>\$30,428 20</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	43	\$24,767 17	5	\$2,450
Reported in 1920 .....	110	89,000 00	18	12,500
<b>Totals .....</b>	<b>153</b>	<b>\$113,767 17</b>	<b>23</b>	<b>\$14,500</b>
Paid in 1920 .....	122	92,516 28	18	11,700
<b>Balance .....</b>	<b>31</b>	<b>\$21,250 89</b>	<b>5</b>	<b>\$3,250</b>
Saved by compromising or scaling down in 1920.....		2,254 47		
Rejected in 1920 .....	3	2,600 00		
Claims unpaid December 31, 1920 .....	28	16,396 42	5	3,250

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Reported in 1920 .....	122	\$8,210	24	\$1,525
Paid in 1920 .....	122	8,210	24	1,525

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$1,976,319
Disability .....	48,540
Losses and claims paid from organization of association:	
Death .....	1,744,380
Disability .....	40,019

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
New Jersey .....	\$42,470
Pennsylvania .....	3,000
<b>Total .....</b>	<b>\$45,470</b>

## BONDS OWNED

	Book value	Par value	Market value
United States 1st Lib 1947 4½s.....	\$2,000	\$2,000	\$2,000
2d Lib 1942 4½s.....	38,000	38,000	38,000
4th Lib 1938 4½s.....	25,000	25,000	25,000
2d Lib 1942 4½s.....	500	500	500
New York City 1959 4s.....	44,415	47,000	42,770
Bayonne City 1929 4½s.....	5,100	5,000	4,850
1930 4½s.....	15,875	15,000	14,400
1931 4½s.....	12,582	12,000	11,520
Newark City 1957 4s.....	50,880	50,000	41,500
Jersey City 1934 4s.....	23,375	25,000	22,750
Trenton City 1932 3½s.....	9,570	10,000	9,000
Essex County 1948 4s.....	10,050	10,000	9,100
<b>Totals .....</b>	<b>\$237,647</b>	<b>\$239,500</b>	<b>\$224,300</b>

## L'UNION ST. JEAN BAPTISTE D'AMERIQUE

231 MAIN STREET, WOONSOCKET, R. I.

[Commenced business 1900]

HENRI T. LEDOUX, President ELIE VEZINA, Secretary

Attorney for service of process in the State of New York. SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

## INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$23,111 42	
All other assessments or premiums.....	387,685 09	
Medical examiners' fees.....	2,542 95	
Other payments by members.....	588 20	
<b>Total</b> .....	<b>\$413,927 66</b>	
Deduct payments returned to applicants and members .....	492 82	
<b>Net amount received from members</b> .....		<b>\$413,434 84</b>
Interest on:		
Mortgage loans .....	\$3,739 70	
Bonds and stocks.....	54,340 18	
Deposits .....	3,030 70	
		<b>61,110 58</b>
Rents .....		<b>6,642 20</b>
Sale of lodge supplies.....		<b>2,908 04</b>
Official publication .....		<b>238 00</b>
Gifts from members.....		<b>40 00</b>
Sale of fixtures.....		<b>166 00</b>
Borrowed money (gross).....		<b>10,000 00</b>
Gross profit on sale or maturity of ledger assets: Real estate.		<b>351 03</b>
<b>Total Income</b> .....		<b>\$494,890 69</b>
Ledger Assets December 31, 1919.....		<b>1,353,259 18</b>
<b>Total</b> .....		<b>\$1,848,149 85</b>

## DISBURSEMENTS

Death claims .....	\$119,754 66	
Sick and accident claims.....	25,944 35	
Old age benefits.....	4,591 13	
<b>Total benefits paid</b> .....		<b>\$150,289 94</b>
Commissions and fees to deputies and organizers.....		<b>1,010 50</b>
Salaries of deputies and organizers.....		<b>3,600 00</b>
Salaries of officers and trustees.....		<b>12,703 00</b>
Salaries and other compensation of committees.....		<b>90 00</b>
Salaries and other compensation of office employees.....		<b>19,577 91</b>
Medical examiners' fees and salaries.....		<b>2,856 25</b>
Traveling and other expenses of officers, trustees and committees .....		<b>7,970 41</b>

Insurance department fees.....	190 00
Rent .....	1,800 00
Advertising, printing and stationery.....	4,486 41
Postage, express, telegraph and telephone.....	2,285 72
Lodge supplies .....	1,829 65
Official publication .....	10,391 33
Furniture and fixtures.....	2,026 09
Taxes, repairs and other expenses on real estate.....	7,923 80
Scholarships .....	3,750 00
Insurance and sundry expenses .....	816 09
Bonding of officers and employees.....	503 84
Membership contests and organization expense.....	31,153 31
Miscellaneous, including \$300 audit.....	484 46
Borrowed money repaid (gross).....	5,000 00
Interest on borrowed money.....	296 41
<b>Total Disbursements .....</b>	<b>\$271,035 12</b>
<b>Balance .....</b>	<b>\$1,577,114 73</b>

## LEDGER ASSETS.

Book value of real estate.....	\$45,231 00
Mortgage loans .....	70,250 00
Book value of bonds, \$1,379,645.75; stocks, \$3,200.....	1,382,845 75
Cash in association's office.....	100 00
Deposits in trust companies and banks on interest.....	78,687 98
<b>Total .....</b>	<b>\$1,577,114 73</b>

## NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages .....	\$647 90
Bonds .....	23,045 26
<b>Total .....</b>	<b>23,693 16</b>
Rents due and accrued.....	407 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	31,044 71
Furniture and fixtures, \$10,514.14; lodge supplies, \$5,187.06; due from lodges, \$550.80; Mallet library, \$2,443.91.....	18,695 91
<b>Gross Assets .....</b>	<b>\$1,650,955 81</b>

## DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default .....	\$7,033 33
Book value of real estate over market value... ..	2,500 00
Book value over amortized value of bonds and over market value of stocks and bonds.....	53,233 32
Furniture and fixtures, lodge supplies, due from lodges, Mallet library.....	18,695 91
<b>Total .....</b>	<b>81,462 56</b>
<b>Total Admitted Assets.....</b>	<b>\$1,569,492 95</b>

## LIABILITIES

Policy or certificate claims:	
Due and unpaid.....	\$500 00
Resisted .....	500 00

Reported, not yet adjusted.....	4,354 73
Incurred in 1920 not reported until 1921...	5,449 39
<b>Total unpaid claims.....</b>	<b>\$10,804 12</b>
Salaries, rents, expenses, commissions, etc., due or accrued...	435 72
Borrowed money.....	5,000 00
Advance assessments.....	3,650 85
<b>Total.....</b>	<b>\$19,890 69</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	Aged, crippled and incurables
Balance December 31, 1919.....	\$9,848 83	\$1,284,425 35	\$32,177 49	\$15,788 48
<i>Income:</i>				
Other assessments.....	257,795 13		43,744 26	10,089 00
Interest and dividends.....	662 74	58,919 51	1,081 89	173 25
Other income.....		7,159 23		40 00
<b>Totals.....</b>	<b>\$268,306 70</b>	<b>\$1,350,504 09</b>	<b>\$77,003 64</b>	<b>\$35,085 73</b>
<i>Disbursements:</i>				
Death claims.....	\$119,754 46			
Sick and accident claims.....			\$25,944 35	
Other benefits.....				\$4,591 13
Commissions to deputies and organizers.....				5 00
Salaries, other compensation and traveling expense of officers and employees.....		\$17 47		553 01
Advertising, printing, supplies, postage, telegraph, telephone.....				308 31
Taxes and expense on real estate.....		7,923 80		
Other disbursements.....				77 50
<b>Totals.....</b>	<b>\$119,754 46</b>	<b>\$7,941 27</b>	<b>\$25,944 35</b>	<b>\$5,534 95</b>
Balance before transfers.....	\$148,552 24	\$1,342,562 82	\$51,059 29	\$29,550 78
Increase by transfers.....		135,000 00		
<b>Balance.....</b>	<b>\$148,552 24</b>	<b>\$1,477,562 82</b>	<b>\$51,059 29</b>	<b>\$29,550 78</b>
Decrease by transfers.....	135,000 00		2,206 91	
<b>Balance December 31, 1920.....</b>	<b>\$13,552 24</b>	<b>\$1,477,562 82</b>	<b>\$48,852 38</b>	<b>\$29,550 78</b>

	Scholarship	Expense	Total
Balance December 31, 1919.....	\$7,237 55	\$3,796 46	\$1,353,259 16
<i>Income:</i>			
Amendments during first twelve months of membership of which all or an extra per cent is used for expense.....		23,111 42	23,111 42
Other assessments.....		66,563 88	387,192 27
Other payments by members.....		3,131 15	3,131 15
Interest and dividends.....	249 52	23 67	61,110 58
Other income.....		13,146 04	20,345 27
<b>Totals.....</b>	<b>\$7,487 07</b>	<b>\$109,762 62</b>	<b>\$1,848,149 85</b>
<i>Disbursements:</i>			
Death claims.....			\$119,754 46
Sick and accident claims.....			25,944 35
Other benefits.....			4,591 13
Commissions to deputies and organizers.....	\$18 00	\$987 50	1,010 50
Salaries, other compensation and traveling expense of officers and employees.....	832 55	45,394 54	46,797 57
Insurance department fees.....		190 00	190 00
Rent.....		1,800 00	1,800 00
Advertising, printing, supplies, postage, telegraph, telephone...	113 50	8,179 97	8,601 78
Official publication.....		10,391 33	10,391 33
Taxes and expense on real estate.....			7,923 80
Other disbursements.....	3,750 00	40,202 70	44,030 20
<b>Totals.....</b>	<b>\$4,714 05</b>	<b>\$107,146 04</b>	<b>\$271,035 12</b>
Balance before transfers.....	\$2,773 02	\$2,616 58	\$1,577,114 73
Increase by transfers.....	3,995 82	2,206 91	141,202 73
<b>Balance.....</b>	<b>\$6,768 84</b>	<b>\$4,823 49</b>	<b>\$1,718,317 46</b>
Decrease by transfers.....		3,995 82	141,202 73
<b>Balance December 31, 1920.....</b>	<b>\$6,768 84</b>	<b>\$827 67</b>	<b>\$1,577,114 73</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	34,250	\$15,205,025	1,382	\$692,150
Written in 1920 .....	8,583	4,392,250	312	146,950
Revived in 1920 .....	142	71,950	7	5,250
Received by transfer in 1920 .....	.....	.....	17	10,450
Increased in 1920 .....	.....	119,075	.....	5,700
<b>Totals</b> .....	<b>42,975</b>	<b>\$19,788,300</b>	<b>1,718</b>	<b>\$860,500</b>
Deduct terminated, decreased or transferred in 1920....	2,811	1,272,225	112	61,800
<b>Total certificates in force December 31, 1920...</b>	<b>40,164</b>	<b>\$18,516,075</b>	<b>1,606</b>	<b>\$798,700</b>
Terminated by death in 1920.	280	116,475	7	2,400
Terminated by lapse in 1920.	2,512	1,118,150	88	48,950
Transferred in 1920 .....	.....	.....	17	10,450
Terminated by combining certificates in 1920.....	19	.....	.....	.....
Decreased in 1920.....	.....	37,600	.....	.....

## Received in 1920 from members in New York:

Mortuary .....	\$11,684 76
Disability .....	749 50
Sick and accident.....	2,360 72
Expense .....	3,618 72
<b>Total</b> .....	<b>\$18,413 70</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	23	\$9,625	.....	.....
Incurred in 1920.....	280	116,475	7	\$2,400
<b>Totals</b> .....	<b>303</b>	<b>\$126,100</b>	<b>7</b>	<b>\$2,400</b>
Paid in 1920.....	289	119,754	7	2,392
Balance .....	14	\$6,346	.....	\$8
Saved by compromising or scaling down in 1920.....	.....	346	.....	8
Rejected in 1920.....	2	1,000	.....	.....
Claims unpaid December 31, 1920 .....	12	5,000	.....	.....

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	89	\$1,685	7	\$168
Incurred in 1920.....	1,164	24,986	66	1,496
<b>Totals</b> .....	<b>1,253</b>	<b>\$26,671</b>	<b>73</b>	<b>\$1,664</b>
Paid in 1920.....	1,218	25,944	71	1,597
Rejected in 1920.....	13	\$372	.....	.....
Claims unpaid December 31, 1920, estimated liability..	22	355	2	67

GENERAL INTERROGATORIES

Assessments collected from organization of association:		
Mortuary .....		\$2,518,475 00
Disability .....		338,360 00
Losses and claims paid from organization of association:		
Death .....		1,420,885 00
Disability .....		263,076 00

MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Massachusetts .....	\$62,250 00
Rhode Island .....	8,000 00
<b>Total</b> .....	<b>\$70,250 00</b>

BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value	Amortized value
United States 1st Lib 1947 4½s.....	\$35,000 00	\$35,000	\$35,000	\$35,000 00
1947 4½s.....	17,877 00	20,000	17,877	17,408 60
1947 4½s.....	4,231 25	5,000	4,231	4,238 75
2d Lib 1943 4½s.....	25,000 00	25,000	25,000	25,000 00
1943 4½s.....	12,852 75	15,000	12,852	12,578 30
1943 4½s.....	16,965 00	20,000	17,000	16,999 80
1943 4½s.....	17,032 00	20,000	17,032	17,050 12
1943 4½s.....	17,805 00	20,000	17,805	17,619 19
1942 4½s.....	16,896 00	20,000	17,000	16,896 60
3d Lib 1928 4½s.....	50,000 00	50,000	50,000	50,000 00
1928 4½s.....	18,972 50	20,000	18,972	19,068 60
1928 4½s.....	18,596 00	20,000	18,596	18,694 30
1928 4½s.....	17,957 00	20,000	17,957	18,065 00
1928 4½s.....	18,118 00	20,000	18,112	18,140 46
1928 4½s.....	17,709 00	20,000	17,709	17,719 20
1928 4½s.....	17,640 00	20,000	17,640	17,656 00
4th Lib 1933 4½s.....	50,000 00	50,000	50,000	50,000 00
1933 4½s.....	5,000 00	5,000	5,000	5,000 00
1933 4½s.....	10,000 00	10,000	10,000	10,000 00
1933 4½s.....	18,872 00	20,000	18,872	18,939 80
1933 4½s.....	23,038 75	20,000	23,038	23,155 00
1933 4½s.....	18,868 50	20,000	18,868	18,918 40
1933 4½s.....	9,362 25	10,000	9,362	9,399 20
1933 4½s.....	4,617 12	5,000	4,617	4,631 25
5th Victory 1923 4½s.....	35,000 00	35,000	35,000	35,000 00
1923 4½s.....	14,868 28	15,000	15,000	14,907 30
War savgs stamps 1923 4s	320 00	1,000	394	824 55
Akron Ohio main trunk sewer 1921 5s....	4,960 00	5,000	5,000	4,971 27
Baltimore Md dock imp 1961 4s.....	4,850 00	5,000	4,450	4,459 77
Berkeley Cal municipal imp 1936 5s.....	13,701 25	12,500	12,500	12,943 75
Bridgeport Ct Stratford Ave bidge 1937 4½s	5,213 00	5,000	4,850	5,177 40
1933 4½s	3,219 00	5,000	4,850	3,184 70
Buffalo N Y hosp 1934 4½s.....	5,000 00	5,000	5,000	5,000 00
Cal State San Fran harbor 1935 4s.....	4,782 50	5,000	4,100	4,766 45
Cleveland Ohio waterworks 1943 4½s.....	5,365 50	5,000	4,700	5,332 49
1949 4½s.....	5,000 00	5,000	4,700	5,000 00
1946 5s.....	10,390 00	10,000	10,300	10,378 40
1947 5s.....	10,297 00	10,000	10,200	10,378 10
Eldorado Arkansas school 1934 5s.....	2,600 00	2,500	2,500	2,529 80
1935 5s.....	2,600 00	2,500	2,500	2,535 97
Holyoke Mass gas & electric lt 1927 3½s	2,801 25	2,000	2,760	2,857 98
1924 3½s	12,283 70	12,000	12,480	12,578 54
Idaho State Potato & Sugar Beet Seed Ex Station 1933 4s.....	4,870 00	5,000	4,650	4,903 50
Idaho State Potato & Sugar Beet Seed Ex Station 1923 4s.....	974 00	1,000	930	980 70
Jersey City N J school 1928 4½s.....	5,100 00	5,000	4,850	5,094 90
Kansas City Kansas ref 1923 5s.....	10,638 00	10,000	10,000	10,412 70
Kansas City Mo levee & drain 1922 4½s..	5,154 50	5,000	4,850	5,070 25
Los Angeles Cal electric plant 1943 4½s..	10,215 14	10,000	9,900	10,279 50
1923 4½s.....	9,975 00	10,000	9,400	9,980 10
Manchester N H city school 1928 5s.....	11,906 40	12,000	12,000	11,910 12
Mass Commonw of Charles Riv Basin 1945 3½s.....	4,525 00	5,000	4,450	4,593 90
Mass Comw of Metrop wat in 1926 3½s..	4,563 50	5,000	4,900	4,976 06
Memphis Tenn water 1923 4s.....	9,450 00	10,000	9,300	9,577 70



Bonds:	Book value	Par value	Market value	Amortized value
Minneapolis Minn school 1927 4s.....	9,650 00	10,000	9,600	9,788 30
sewer 1942 4s.....	4,975 00	5,000	4,500	4,979 45
waterworks 1923 4s..	4,764 00	5,000	4,900	4,931 30
1923 4s.....	2,910 60	3,000	2,970	2,914 26
Minn State of Hist Soc Bldg ctf of indbt				
1921 4½s.....	7,913 60	8,000	8,000	7,930 48
Multnomah Co Oregon road 1928 5s.....	5,219 00	5,000	4,950	5,139 85
New York N Y corp stock 1960 4½s.....	10,300 00	10,000	9,500	10,174 60
1963 4½s.....	9,975 00	10,000	9,500	9,976 30
North Birmingham Ala school 1937 5s....	5,150 00	5,000	4,850	5,108 40
Oakland Cal auditorium public 1936 4½s	4,931 50	5,000	4,800	4,944 50
Omaha Neb sewer renewal 1921 4s.....	2,956 80	3,000	3,000	2,960 63
Omaha Neb waterworks 1941 4½s.....	4,900 00	5,000	4,750	4,925 05
Pawtucket R I sewer 1950 4s.....	9,900 00	10,000	8,500	9,912 50
Portland Oregon water 1935 4s.....	9,150 00	10,000	9,100	9,350 20
Richmond Va public imp 1948 4s.....	9,327 50	10,000	8,700	9,449 50
Rumford & Mex Me wat dist wat 1932 4s	4,900 00	5,000	4,800	4,928 35
Sacramento Cal new levee 1924 4½s.....	4,840 50	5,000	4,950	4,944 85
Saginaw Mich wat rfdg of the western				
taxing dist 1922 3½s.....	7,580 00	8,000	7,840	7,923 16
San Diego Cal munic imp fund 1941 4½s..	4,778 50	5,000	4,750	4,908 50
water 1941 4½s.....	5,780 00	7,000	6,650	6,514 61
San Fran Cal city & co of water 1939 4½s	4,926 00	5,000	4,750	4,928 15
city & co of Geary St Ry				
1930 4½s.....	4,993 75	5,000	4,850	4,995 95
city hall 1956 5s.....	5,088 50	5,000	5,100	5,023 90
Seattle Wash city wat tunnel 1934 4½s..	5,100 00	5,000	4,750	5,076 60
1934 4½s.....	3,000 00	3,000	2,850	3,000 00
St Paul Minn park imp loan 1943 4½s....	5,250 00	5,000	4,750	5,219 15
imp revolving 1935 4½s.....	5,123 00	5,000	4,800	5,107 05
Syracuse N Y school 1935 4½s.....	5,167 00	5,000	4,950	5,135 20
Waterbury Conn city hall police & fire				
station 1963 4½s.....	5,000 00	5,000	4,550	5,000 00
Woonsocket R I funding 1944 4½s.....	4,100 00	4,000	3,840	4,068 63
Youngstown Ohio school 1946 4½s.....	5,123 00	5,000	4,750	5,115 60
1937 4½s.....	5,142 50	5,000	5,000	5,119 10
Atch Top & S Fe Ry trans sht line 1st				
mtg 1953 4s.....	4,700 00	5,000	3,950	4,721 90
B & O R R 1st mtg 1948 4s.....	9,187 50	10,000	7,600	9,249 70
1948 4s.....	9,182 50	10,000	7,600	9,226 90
B & O R R 1st mtg 1948 4s.....	1,830 00	2,000	1,580	1,841 14
B & A R R imp of 1909 1934 4s.....	4,875 00	5,000	4,200	4,910 45
rfdg 1953 3½s.....	7,437 50	10,000	6,800	7,636 60
terminal 1961 3½s.....	4,190 00	5,000	3,400	4,240 20
1961 3½s.....	1,635 00	2,000	1,380	1,645 34
Boston & Maine R R mtg 1928 4s.....	9,725 00	10,000	7,800	9,871 00
1928 4s.....	4,806 25	5,000	3,900	4,996 25
1928 4s.....	4,800 00	5,000	3,900	4,906 35
1928 4s.....	4,762 50	5,000	3,900	4,846 80
Chicago Burl & Quincy R R gen m 1958 4s	9,612 50	10,000	8,300	9,641 90
Chic & Nthwn Ry ext of 1886 1926 4s....	4,756 25	5,000	4,400	4,576 70
Chic Milw & St P Ry gen mtg 1989 4½s	4,962 50	5,000	4,050	4,963 25
1989 4½s.....	4,975 00	5,000	4,050	4,975 75
Chic R Island & Pac Ry 1 rfdg m 1934 4s	8,925 00	10,000	7,000	9,220 60
Fitchburg R R 1928 4½s.....	4,900 00	5,000	4,050	4,941 15
Ill Central R R 1st coll trust 1963 4s....	8,600 00	10,000	7,400	8,668 10
1952 4s.....	9,100 00	10,000	7,700	9,147 10
1952 4s.....	18,000 00	20,000	15,400	18,095 60
L Shore & Mich Sthn Ry 1931 4s.....	9,525 00	10,000	8,700	9,644 40
Louisville & Nashv R R un 1940 4s.....	4,650 00	5,000	4,300	4,702 60
N Y C & H R R R R deb 1934 4s.....	9,026 00	10,000	8,300	9,195 40
1934 4s.....	12,587 50	15,000	12,450	12,791 40
1934 4s.....	13,981 25	15,000	12,450	14,113 20
N Y N H & H R R deb 1947 4s.....	4,725 00	5,000	2,900	4,764 50
1954 3½s.....	8,375 00	10,000	5,000	8,531 00
1947 4s.....	4,643 75	5,000	2,900	4,638 35
N Y & Putnam R R 1st cons m 1933 4s...	18,126 00	20,000	15,000	18,140 40
N Y Westchester & Boat Ry 1 m 1946 4½s	4,962 50	5,000	2,500	4,967 40
1946 4½s.....	5,000 00	5,000	2,500	5,000 00
Old Colony R R 1924 4s.....	4,931 25	5,000	4,650	4,978 20
Pa R R gen mtg 1965 4½s.....	10,200 00	10,000	8,800	10,194 50
Rio Grande Southern R R 1st m 1940 4s..	8,100 00	10,000	2,600	2,600 00
Southern Indiana Ry 1st mtg 1951 4s....	4,750 00	5,000	3,000	4,790 20
Southern Pac San Fran term 1 m 1960 4s	9,275 00	10,000	7,600	9,261 60
Sthn Pac R R 1st rfdg mtg 1965 4s.....	9,100 00	10,000	8,000	9,141 70
St L Rocky Mtns & Pac R R 1 m 1955 5s	8,400 00	10,000	7,600	8,500 00
Wilkesbarre & Hazelton R R 1 c 1951 5s	9,400 00	10,000	4,000	4,000 00
Iay State St Ry serial notes 1926 5s.....	15,150 00	15,000	1,200	1,200 00
1927 5s.....	5,000 00	5,000	400	400 00

Boston Elevated Ry gold bonds 1935 4s....	4,775 00	5,000	3,450	4,324 50
1937 4½s...	6,000 00	6,000	4,200	6,000 00
1942 5s....	5,000 00	5,000	3,800	5,000 00
1943 5s....	2,970 00	3,000	2,280	2,979 57
Chicago City Ry 1st mtg 1927 5s.....	4,822 50	5,000	3,800	4,920 75
1927 5s.....	928 75	1,000	760	928 98
1927 5s.....	3,960 00	4,000	3,040	3,975 92
Eastn Mass St Ry ref m ser D 1926 6s....	2,000 00	2,000	400	400 00
1948 4½s....	5,550 00	6,000	1,680	1,680 00
1948 4½s....	18,200 00	20,000	5,600	5,600 00
1948 4½s....	12,900 00	14,000	3,920	3,920 00
Jacksonv Ill Ry & Lt Co 1st c m 1931 5s	4,850 00	5,000	2,650	4,917 90
Montreal Tramways Co 1st & ref 1941 5s...	4,950 00	5,000	3,900	4,957 60
Providence R I Terminal Co 1956 4s.....	903 75	1,000	720	906 70
Un Trac & Elec Co Providence & Paw-				
tucket R I St Ry issue 1st m 1923 5s..	5,000 00	5,000	2,900	2,000 00
Amer Teleg & Teleg Co coll tr 1929 4s...	18,225 00	20,000	16,200	18,950 00
1929 4s..	4,525 00	5,000	4,050	4,713 05
Blackstone Val G & E Co 1 & g m 1929 5s	5,125 00	5,000	4,500	5,111 55
Buffalo Gen Elec Co 1st mtg 1929 5s.....	5,100 00	5,000	4,600	5,083 25
Clev Elec & Illum Co 1st mtg 1929 5s....	10,250 00	10,000	8,700	10,055 10
Cons Gas Co of Balt Md 1954 4½s.....	4,675 00	5,000	4,050	4,697 70
Dayton Lighting Co 1st & ref mtg 1927 5s	9,500 00	10,000	8,500	9,622 10
Ind & Mich Elec Co 1st mtg 1927 5s.....	4,950 00	5,000	4,050	4,953 00
Internat Mer Marine Co 1 m & c t 1941 5s	3,000 00	3,000	2,720	3,000 00
Minneapolis Minn Gas Lt Co 1st g m 1930 5s	4,975 00	5,000	3,000	4,983 25
1930 5s	4,975 00	5,000	3,000	4,980 55
Mt Whitney Pow & Elec Co 1 m 1929 5s	5,000 00	5,000	4,900	5,000 00
People's G Lt & Coke Co of Chic Ill				
rfdg 1947 5s.....	10,050 00	10,000	7,400	10,000 00
Sthn Cal Edison Co Los Angeles Cal gen				
mtg 1929 5s.....	4,700 00	5,000	4,250	4,743 15
Top Edison Co 1st mtg 1930 5s.....	4,900 00	5,000	4,000	4,942 90
Woonsocket B Moh & P Co 1 m 1931 4½s	2,700 00	3,000	2,880	2,827 71
c m 1943 4½s	3,380 00	4,000	3,640	3,905 92
<b>Totals of bonds.....</b>	<b>\$1,379,645 75</b>	<b>\$1,449,500</b>	<b>\$1,221,374</b>	<b>\$1,226,112 43</b>
<b>Stocks:</b>				
100 Producers Natl Bk Woonsocket R I..	3,200 00	2,000	3,500	3,500 00
<b>Totals of bonds and stocks.</b>	<b>\$1,382,845 75</b>	<b>\$1,451,500</b>	<b>\$1,224,874</b>	<b>\$1,229,612 43</b>

## THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA

638 NORTH PARK STREET, COLUMBUS, OHIO

[Commenced business 1888]

W. B. EMERSON, President

WALTER D. MURPHY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

### INCOME

Membership fees .....	\$58,270 00	
Assessments or premiums.....	1,090,546 00	
Dues and per capita tax.....	48,645 00	
<b>Total .....</b>	<b>\$1,197,461 00</b>	
Deduct payments returned to applicants and members .....	794 50	
<b>Net amount received from members.....</b>	<b>\$1,196,666 50</b>	
Interest on:		
Bonds .....	\$30,039 17	
Deposits .....	10,538 63	
		40,577 80
Rents .....		5,414 00
Sale of lodge supplies.....		4,119 16
Suspense account .....		8,274 59
Official publication .....		16,464 50
Fines .....		954 55
Donations .....		588 45
Miscellaneous .....		193 65
Gross increase, by adjustment, in book value of ledger assets:		
Bonds .....		11,479 40
<b>Total Income .....</b>	<b>\$1,284,732 60</b>	
Ledger Assets December 31, 1919.....		970,136 99
<b>Total .....</b>	<b>\$2,254,869 59</b>	

### DISBURSEMENTS

Death claims .....	\$323,085 00	
Weekly payments .....	58,550 00	
Accident claims .....	352,422 48	
Widows and orphans.....	66,479 66	
<b>Total benefits paid.....</b>	<b>\$800,537 14</b>	
Salary of chief agent of Canada.....		750 00
Exp. Sup. Counselor.....		1,161 18
Salaries and other compensation of officers and trustees.....		14,330 00
Salaries and other compensation of office employees.....		41,530 89
Medical examiners' fees and salaries.....		7,908 50
Traveling and other expenses of officers, trustees and com- mittees .....		4,503 72

Insurance department fees.....	2,318 32
Rent .....	5,000 00
Advertising, printing and stationery.....	33,645 50
Postage, express, telegraph and telephone.....	18,496 79
Lodge supplies .....	6,476 70
Official publication .....	65,175 75
Expense of supreme lodge meeting.....	27,441 09
Legal expenses .....	13,604 73
Furniture and fixtures.....	1,776 27
Taxes, repairs and other expenses on real estate.....	1,109 32
Investigation of claims.....	4,860 00
Exchange account .....	1,327 60
Office expense .....	2,351 71
House account .....	2,685 02
Bonds of officers and depositories.....	2,833 02
Information bureau .....	643 33
Federation membership .....	419 77
Refund to secretaries.....	8,172 21
Expense W. & O.....	10 00
Gross loss on sale or maturity of ledger assets: Bonds.....	5,254 00
Gross decrease, by adjustment, in book value of ledger assets: Bonds .....	80 50

**Total Disbursements** ..... **\$1,074,403 06**

**Balance** ..... **\$1,190,466 53**

**LEDGER ASSETS**

Book value of real estate.....	\$39,166 00
Book value of bonds.....	692,000 00
Cash in association's office.....	15 00
Deposits in trust companies and banks not on interest.....	44,587 43
Deposits in trust companies and banks on interest.....	401,131 34
War stamp certificates.....	3,566 76

**Total** ..... **\$1,190,466 53**

**NON-LEDGER ASSETS**

Interest due and accrued on bonds.....	10,011 00
Market value of real estate over book value.....	35,129 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	199,716 00
Due from subordinate and grand councils.....	9,547 10
Furniture and fixtures.....	11,302 56
Stationery and supplies.....	10,614 15

**Gross Assets** ..... **\$1,456,786 34**

**DEDUCT ASSETS NOT ADMITTED**

Bills receivable .....	\$9,547 10
Book value of bonds over market value.....	18,650 00
Furniture and fixtures.....	11,302 56
Stationery and house supplies.....	10,614 15

**Total** ..... **50,113 81**

**Total Admitted Assets** ..... **\$1,406,672 53**

**LIABILITIES**

Policy or certificate claims:	
Resisted .....	\$77,625 00
Reported, not yet adjusted.....	118,544 64

Present value of deferred death claims payable in instalments.....	44,200 00	
Total unpaid claims.....		\$240,369 64
Salaries, rents, expenses, commissions, etc., due or accrued....		822 33
Suspense account.....		387 63
<b>Total</b> .....		<b>\$241,579 60</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	Building fund, suspense fund
Balance December 31, 1919.....	\$72,869 28	\$607,711 21	\$85,711 57	\$2,093 89
<i>Income:</i>				
Other assessments.....	272,636 50	109,054 60	436,218 40	
Interest and dividends.....	814 06	30,631 29	2,249 71	91 55
Other income.....		12,172 85		8,274 59
<b>Totals</b> .....	<b>\$246,259 84</b>	<b>\$759,569 95</b>	<b>\$524,179 68</b>	<b>\$10,460 03</b>
<i>Disbursements:</i>				
Death claims.....	\$323,065 00			
Weekly payments.....	58,550 00			
Accident claims.....			\$352,422 48	
Other disbursements.....		\$5,334 50		\$8,172 21
<b>Totals</b> .....	<b>\$381,635 00</b>	<b>\$5,334 50</b>	<b>\$352,422 48</b>	<b>\$8,172 21</b>
Balance before transfers.....	\$35,375 16	\$764,235 45	\$171,757 20	\$3,287 82
Increase by transfers.....	164,599 49	10,283 29		
<b>Balance</b> .....	<b>\$129,224 33</b>	<b>\$764,518 74</b>	<b>\$171,757 20</b>	<b>\$3,287 82</b>
Decrease by transfers.....	70,514 17	69,599 49		
<b>Balance December 31, 1920</b> .....	<b>\$58,710 16</b>	<b>\$694,919 25</b>	<b>\$171,757 20</b>	<b>\$3,287 82</b>

	Widows' and orphans' fund	Expense	Total
Balance December 31, 1919.....	\$136,030 05	\$65,780 99	\$970,136 99
<i>Income:</i>			
Membership fees.....	58,270 00		58,270 00
Other assessments.....		272,636 50	1,090,546 60
Dues and per capita tax.....	47,850 50		47,850 50
Interest and dividends.....	5,917 86	873 33	40,577 80
Other income.....	432 75	26,608 11	47,488 30
<b>Totals</b> .....	<b>\$248,501 16</b>	<b>\$365,898 93</b>	<b>\$3,254,869 59</b>
<i>Disbursements:</i>			
Death claims.....			\$323,065 00
Weekly payments.....			58,550 00
Accident claims.....			352,422 48
Other benefits.....	\$66,479 66		66,479 66
Salaries, other compensation and traveling expense of officers and employees.....		\$70,184 29	70,184 29
Insurance department fees.....		2,318 32	2,318 32
Rent.....		5,000 00	5,000 00
Advertising, printing, supplies, postage, telegraph, telephone.....		58,618 99	58,618 99
Official publication.....		65,175 75	65,175 75
Supreme lodge meeting.....		27,441 09	27,441 09
Legal expenses.....		13,604 73	13,604 73
Taxes and expense on real estate.....		1,109 32	1,109 32
Other disbursements.....	10 00	16,896 72	30,413 43
<b>Totals</b> .....	<b>\$66,489 66</b>	<b>\$260,249 21</b>	<b>\$1,074,403 06</b>
Balance before transfers.....	\$182,011 50	\$105,549 72	\$1,180,466 53
Increase by transfers.....	70,514 17		245,396 95
<b>Balance</b> .....	<b>\$252,525 67</b>	<b>\$105,549 72</b>	<b>\$1,425,863 48</b>
Decrease by transfers.....	74,887 55	30,425 74	245,396 95
<b>Balance December 31, 1920</b> .....	<b>\$177,668 12</b>	<b>\$75,123 98</b>	<b>\$1,180,466 53</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	84,697	\$423,485,000	5,926	\$29,630,000
Written in 1920.....	18,953	94,765,000	1,822	9,110,000
Revived in 1920.....	2,299	11,495,000	154	770,000
Received by transfer in 1920 .....			43	215,000
<b>Totals</b> .....	<b>105,949</b>	<b>\$529,745,000</b>	<b>7,945</b>	<b>\$39,725,000</b>
Deduct terminated decreased or transferred in 1920....	6,212	31,060,000	474	2,370,000
<b>Total certificates in force December 31, 1920...</b>	<b>99,737</b>	<b>\$498,685,000</b>	<b>7,471</b>	<b>\$37,355,000</b>
Terminated by death in 1920.	787	3,935,000	55	275,000
Terminated by lapse in 1920.	5,425	27,125,000	369	1,845,000
Transferred in 1920.....			50	250,000
Received in 1920 from members in New York:				
Mortuary .....				\$19,692 50
Reserve .....				7,877 00
Disability .....				31,508 00
Expense .....				19,692 50
<b>Total</b> .....				<b>\$78,770 00</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	24	\$179,850 00	4	\$25,500 00
Reported in 1920.....	74	453,600 00	2	9,450 00
<b>Totals</b> .....	<b>98</b>	<b>\$633,450 00</b>	<b>6</b>	<b>\$34,950 00</b>
Weekly payments on death claim balances .....		58,550 00		
Paid in 1920.....	74	323,085 00	5	20,725 00
<b>Balance</b> .....	<b>24</b>	<b>\$251,815 00</b>	<b>1</b>	<b>\$14,225 00</b>
Saved by compromising or scaling down in 1920.....		56,415 00		6,475 00
Rejected in 1920.....	2	12,600 00		6,300 00
Claims dropped .....	1	6,300 00		
Claims unpaid December 31, 1920 .....	21	176,500 00	1	1,450 00

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	646	\$60,998 82	53	\$5,054 92
Incurred in 1920.....	4,263	358,767 00	349	32,770 61
<b>Totals</b> .....	<b>4,909</b>	<b>\$419,765 82</b>	<b>402</b>	<b>\$37,825 53</b>
Paid in 1920.....	4,151	352,422 48	339	31,124 91
Saved by compromising or scaling down .....		\$3,116 57		\$82 14
Rejected in 1920.....	5	232 13		
Claim dropped .....	1	125 00		
Claims unpaid December 31, 1920, estimated liability..	752	63,869 64	63	6,618 48

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$1,758,023 00
Disability .....	7,343,192 00
Losses and claims paid from organization of association:	
Death .....	3,733,322 00
Disability .....	5,395,898 00

## DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS

	Market value of deposit
North Carolina .....	\$5,500 00
Wisconsin .....	1,000 00
Canada .....	25,500 00
<b>Total .....</b>	<b>\$32,000 00</b>

## BONDS OWNED

	Book and par value	Market value
United States cons 1930 2s.....	\$1,500	\$1,500
Panama Canal loan 1961 2s.....	3,000	2,650
Dominion of Can Victory war loan 1923 5½s.....	10,000	10,000
4th 1927 5½s.....	10,000	10,000
United States 2d Lib 1942 4½s.....	20,000	20,000
1942 4½s.....	19,200	16,300
3d Lib 1928 4½s.....	35,000	35,000
4th Lib 1928 4½s.....	15,000	15,000
1928 4½s.....	25,000	21,250
1928 4½s.....	17,000	14,450
5th Victory Lib 1923 4½s.....	10,000	10,000
City of New Philadelphia Ohio st imp 1921-24 5s.....	13,000	13,095
City of Sandusky Ohio waterworks No 16 1922 4s.....	20,000	19,900
City of Norwalk Ohio electric light 1927-42 5s.....	30,000	30,000
Town of Kings Mountains N C water & sewer 1940-44 5½s.....	5,000	5,000
Livingston Ave Subway Franklin Co Ohio 1921-22 4½s.....	5,500	5,470
Dedance School Franklin Co Ohio 1923 4½s.....	5,000	4,900
Village of Bexley Franklin Co Ohio street imp 1925 5s.....	75,000	75,000
2d Ave Bridge Columbus Franklin Co Ohio 1927 5s.....	15,000	15,150
Struthers Mahoning Co Ohio village school dist 1948-51 5s.....	13,000	12,300
City of Sidney Miami street imp Shelby Co Ohio 1923-24 5½s.....	10,000	10,115
Village of Willshire Ohio State street imp 1923-26 5s.....	8,000	8,000
Village of Rocky River Ohio street imp 1922-24 5½s.....	12,000	12,210
Village of Cuyahoga Falls Ohio sewer 1923 6s.....	5,000	5,300
Village of Centerberg Ohio street imp 1928-29 5½s.....	5,000	5,000
Parish of Acadia La public road imp 1923-25 5s.....	10,000	9,900
Town of Brutus Cayuga Co N Y school 1921-23 5s.....	12,000	12,000
Collins Co Texas Road Dist No 29 1925-29 5½s.....	22,000	22,000
Oakland Co Mich highway 1925-26 4½s.....	25,000	24,625
1922-27 6s.....	8,000	8,240
1924-26 6½s.....	7,000	7,100
Town of Dunn Harnett Co N C sidewalk & funding 1921 6s.....	1,000	1,000
Ashville Buncombe Co N C waterworks 1923 4s.....	8,000	8,900
Town of Murphy Cherokee Co N C electric light 1936-39 6s.....	7,500	8,025
Town of Andrews N C street imp 1929-36 6s.....	8,000	8,230
Monroe Co Ark road imp 1935-36 6s.....	29,000	29,730
1924-27 6s.....	8,000	8,130
Osceola & Little River Miss Co Ark river road imp 1935-36 6s.....	16,000	16,000
1929-31 6s.....	13,000	12,000
Benton Co Ark road imp R D No 2 1930 5½s.....	9,000	8,640
Arkansas Co Ark Northern road imp dist 1930 5s.....	17,000	16,400
Little River Co Ark road imp Dist No 7 1930-31 5s.....	10,000	10,000
Poinsett Co Ark road imp Dist No 5 1928 5s.....	14,000	14,000
City of Calgary Prov of Alta Can 1928 5s.....	27,000	22,350
Province of Ontario Can 1926 6s.....	20,000	18,000
1922 5s.....	20,000	19,600
Hydro Electric Power Com of Ontario 1927 4s.....	3,000	2,160
1927 4s.....	14,000	10,000
United States 1st Lib 1942 3½s.....	100	100
2d Lib 1942 4½s.....	100	100
4th Lib 1928 4½s.....	100	100
<b>Totals .....</b>	<b>\$682,000</b>	<b>\$672,350</b>

## UNITY PROTECTIVE INSURANCE ASSOCIATION

500 SNOW BUILDING, SYRACUSE, N. Y.

[Commenced business 1905]

WILLIAM F. RAFFERTY, President E. R. DEMING, Secretary  
 Attorney for service of process in the State of New York,.....

The figures appearing in this abstract are those of an examination by Department as of December 31, 1920.

### INCOME

Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	\$96,706 21
All other assessments or premiums.....	35,324 94
<b>Total</b> .....	<b>\$132,031 15</b>
Deduct payments returned to applicants and members .....	569 03
<b>Net amount received from members</b> .....	<b>\$131,462 12</b>
Interest on deposits .....	29 90
Borrowed money (gross) .....	5,400 00
<b>Total Income</b> .....	<b>\$136,892 02</b>
Ledger Assets December 31, 1919 .....	2,668 73
<b>Total</b> .....	<b>\$139,560 75</b>

### DISBURSEMENTS

Death claims .....	\$4,425 30
Sick and accident claims.....	54,658 89
<b>Total benefits paid</b> .....	<b>\$59,084 19</b>
Commissions and fees to deputies and organizers.....	43,489 58
Salaries of officers and trustees.....	5,824 35
Auditor .....	300 00
Salaries of office employees.....	3,352 17
Medical examiner's fees and salaries.....	370 30
Traveling and other expenses of officers, trustees and committees .....	1,924 33
Collection and remittance of assessments and dues.....	5,124 10
Rent .....	993 32
Advertising, printing and stationery.....	2,652 47
Postage, express, telegraph and telephone.....	2,071 66
Legal expenses .....	666 54
Furniture and fixtures.....	209 80
Miscellaneous .....	1,868 71



418      UNITY PROTECTIVE INSURANCE ASSOCIATION      [1920

Borrowed money repaid (gross).....	5,400 00
Interest on borrowed money.....	127 63

**Total Disbursements** ..... **\$133,459 25**

**Balance** ..... **\$6,101 50**

**LEDGER ASSETS**

Cash in association's office.....	\$703 49
Deposits in trust companies and banks not on interest.....	5,008 65
Organizers' balances .....	389 36

**Total** ..... **\$6,101 50**

**NON-LEDGER ASSETS**

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	523 92
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**Gross Assets** ..... **\$6,625 42**

**DEDUCT ASSETS NOT ADMITTED**

Organizers' balances, not secured by bonds.....	389 36
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**Total Admitted Assets** ..... **\$6,236 06**

**LIABILITIES**

<b>Policy or certificate claims:</b>	
Due and unpaid.....	\$2,214 33
Reported, not yet adjusted.....	5,111 26
Incurred in 1920 not reported until 1921....	3,497 80

**Total unpaid claims**..... **\$10,823 39**

Salaries, rents, expenses, commissions, etc., due or accrued...	128 94
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Advance assessments .....	9,967 50
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Bills and accounts.....	479 88
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**Total** ..... **\$21,390 71**

**EXHIBIT OF FUNDS**

	Mortuary	Expense	Total
Balance December 31, 1919.....		\$2,668 73	\$2,668 73
<i>Income:</i>			
Assessments during first twelve months of membership of which all or an extra per cent is used for expense.....		96,706 21	96,706 21
Other assessments.....	\$23,271 23	11,484 00	34,755 23
Interest and dividends.....		29 90	29 90
Other income.....		5,400 00	5,400 00
<b>Totals:</b> .....	<b>\$23,271 23</b>	<b>\$116,289 53</b>	<b>\$139,560 75</b>
<i>Disbursements:</i>			
Death claims.....	\$4,435 30		\$4,435 30
Sick and accident claims.....	18,845 92	\$35,812 97	54,658 89
Commissions to deputies and organizers.....		43,489 58	43,489 58
Salaries, other compensation and traveling expense of officers and employees.....		11,771 15	11,771 15
Collection and remittance of assessments and dues.....		5,124 10	5,124 10
Rent.....		963 23	963 23
Advertising, printing, supplies, postage, telegraph, telephone.....		4,724 13	4,724 13
Legal expenses.....		686 54	686 54
Other disbursements.....		7,606 24	7,606 24
<b>Totals</b> .....	<b>\$23,271 23</b>	<b>\$110,188 03</b>	<b>\$133,459 25</b>
Balance December 31, 1920.....		\$6,101 50	\$6,101 50

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	3,710	\$643,270	3,515	\$613,870
Written in 1920.....	5,384	784,620	5,139	747,980
<b>Totals</b> .....	<b>9,094</b>	<b>\$1,427,890</b>	<b>8,654</b>	<b>\$1,361,850</b>
Deduct terminated, decreased or transferred in 1920....	3,678	506,775	3,493	486,135
<b>Total certificates in force December 31, 1920...</b>	<b>5,416</b>	<b>\$921,115</b>	<b>5,161</b>	<b>\$875,715</b>
Terminated by death in 1920.	23	4,325	22	4,225
Terminated by lapse in 1920.	3,655	502,450	3,471	481,910

Received in 1920 from members in New York:

Mortuary .....	\$22,161 22
Expense .....	103,893 40
<b>Total</b> .....	<b>\$126,054 62</b>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	3	\$500	3	\$500
Reported in 1920.....	23	4,475	22	4,225
<b>Totals</b> .....	<b>26</b>	<b>\$4,975</b>	<b>25</b>	<b>\$4,725</b>
Paid in 1920.....	23	4,425	22	4,325
<b>Balance</b> .....	<b>3</b>	<b>\$550</b>	<b>3</b>	<b>\$400</b>
Claims unpaid December 31, 1920 .....	3	550	3	400

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	67	\$2,001	64	\$1,944
Incurred in 1920.....	1,596	59,433	1,528	53,684
<b>Totals</b> .....	<b>1,663</b>	<b>\$61,434</b>	<b>1,592</b>	<b>\$55,628</b>
Paid in 1920.....	1,536	54,659	1,475	52,268
<b>Claims unpaid December 31, 1920, estimated liability..</b>	<b>127</b>	<b>\$6,775</b>	<b>117</b>	<b>\$3,360</b>

GENERAL INTERROGATORIES

Losses and claims paid from organization of association:	
Death .....	\$23,868 00
Disability .....	87,334 00

**WOMAN'S BENEFIT ASSOCIATION OF THE  
MACCABEES**

PORT HURON, MICH.

[Commenced business 1892]

Miss BINA M. WEST, President    Miss FRANCES D. PARTRIDGE, Secretary  
Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

INCOME		
Membership fees .....	\$8,701 10	
Assessments or premiums during first twelve months of membership of which all or an extra percentage is used for expense.....	366,469 67	
All other assessments or premiums.....	2,103,344 69	
Dues and per capita tax.....	398,581 36	
Medical examiners' fees.....	8,852 73	
W. B. A. patriotic contributions and hospital contributions .....	131,639 44	
<b>Total .....</b>	<b>\$3,017,588 99</b>	
Deduct payments returned to applicants and members .....	4,934 24	
<b>Net amount received from members.....</b>	<b>\$3,012,654 75</b>	
Interest on:		
Bonds .....	\$634,773 82	
Deposits .....	14,409 92	
	<hr/>	649,183 74
Rents .....		15,416 92
Defunct review funds.....		22 95
Gross profit on sale or maturity of ledger assets: Bonds.....		995 25
Gross increase, by adjustment, in book value of ledger assets:		
Bonds .....		2,123 96
<b>Total Income .....</b>	<b>\$3,690,397 57</b>	
Ledger Assets December 31, 1919.....		13,978,788 90
<b>Total .....</b>	<b>\$18,669,186 47</b>	

DISBURSEMENTS

Death claims .....	\$1,664,656 95	
Permanent disability claims.....	2,945 17	
Sick claims .....	2,034 00	
Maternity benefits .....	8,900 00	
Hospital service .....	53,287 80	
Patriotic service and relief.....	344 90	
<b>Total benefits paid .....</b>	<b>\$1,732,168 82</b>	
Commissions and fees to deputies and organizers.....		332,698 67
Salaries of deputies and organizers.....		52,347 12

Salaries of officers and trustees.....	21,200 00
Salaries of office employees.....	108,143 58
Medical examiners' fees and salaries.....	10,801 49
Traveling and other expenses of officers, trustees and committees .....	8,214 84
Insurance department fees .....	1,813 30
Rent .....	11,896 92
Advertising, printing and stationery .....	53,901 70
Postage, express, telegraph and telephone.....	18,450 67
Lodge supplies .....	18,350 22
Official publication .....	15,197 06
Legal expenses .....	27,974 05
Furniture and fixtures .....	2,504 14
Taxes, repairs and other expenses on real estate.....	12,671 42
Class work .....	2,554 07
Affiliated societies .....	1,385 10
Light, \$613.54; janitor, \$5,195.....	5,808 54
Miscellaneous .....	4,099 22
Gross decrease, by adjustment, in book value of ledger assets:	
Bonds .....	28,425 45

**Total Disbursements** ..... **\$2,470,606 38**

**Balance** ..... **\$14,188,580 09**

**LEDGER ASSETS**

Book value of real estate.....	\$576,742 09
Amortized value of bonds.....	13,050,883 00
Cash in association's office .....	52,660 72
Deposits in trust companies and banks on interest.....	508,294 28
<b>Total</b> .....	<b>\$14,188,580 09</b>

**NON-LEDGER ASSETS**

<b>Interest due and accrued:</b>	
Bonds .....	\$138,519 22
Other assets .....	2,437 24
<b>Total</b> .....	<b>140,956 46</b>
Rents due and accrued.....	450 00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	211,000 00
Per capita tax on benefit members now in hands of collectors.....	33,466 20
Per capita tax on social members now in hands of collectors..	1,556 00
Furniture and office equipment.....	16,128 52
Supplies, printed matter and stationery.....	46,893 27
<b>Gross Assets</b> .....	<b>\$14,639,030 54</b>

**DEDUCT ASSETS NOT ADMITTED**

Furniture, office equipment, supplies, printed matter and stationery .....	63,021 79
<b>Total Admitted Assets</b> .....	<b>\$14,576,008 75</b>

**LIABILITIES**

<b>Policy or certificate claims:</b>	
Resisted .....	\$1,250 00
Reported, not yet adjusted.....	171,496 94
Incurred in 1920, not reported until 1921...	26,250 00
Present value of deferred death claims payable in instalments .....	14,424 58
<b>Total unpaid claims</b> .....	<b>\$213,421 52</b>

Salaries, rents, expenses, commissions, etc., due or accrued....	70,345 23
Taxes due or accrued.....	365 00
<b>Total</b> .....	<b>\$984,131 75</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Patriotic
Balance December 31, 1919 .....	\$194,483 44	\$12,396,055 28	\$28,880 57
<i>Income:</i>			
Assessments during first months of membership of which all or an extra per cent is used for expense .....	99,455 04		
Other assessments .....	2,021,210 57		
Other payments by members .....			172 79
Interest and dividends .....	8,900 94	623,120 09	
Other income .....	103 48	18,430 15	1,263 86
<b>Totals</b> .....	<b>\$3,324,152 47</b>	<b>\$13,037,606 42</b>	<b>\$28,317 82</b>
<i>Disbursements:</i>			
Death claims .....	\$1,684,656 95		
Disability claims .....	2,945 17		
Sick claims .....	2,034 00		
Other benefits .....	8,900 00		864 70
Other disbursements .....	63 04	\$28,049 16	58 15
<b>Totals</b> .....	<b>\$1,678,599 16</b>	<b>\$28,049 16</b>	<b>\$123 85</b>
Balance before transfers .....	\$645,553 31	\$13,009,557 26	\$28,194 67
Increase by transfers .....		472,806 27	
<b>Balance</b> .....	<b>\$645,553 31</b>	<b>\$13,482,363 68</b>	<b>\$28,194 67</b>
Decrease by transfers .....	472,806 27		
Balance December 31, 1920 .....	\$172,746 94	\$13,482,363 63	\$28,194 67

	Hospital service and fraternal	Expense	Total
Balance December 31, 1919 .....	\$322,922 36	\$37,466 95	\$13,978,786 90
<i>Income:</i>			
Membership fees .....		8,701 10	8,701 10
Assessments during first months of membership of which all or an extra per cent is used for expense .....		263,150 09	261,906 13
Other assessments .....		82,134 12	2,108,244 60
Dues and per capita tax .....		396,881 26	396,881 26
Other payments by members .....	131,296 95	8,852 73	140,432 47
Interest and dividends .....	13,328 06	2,539 89	649,182 74
Other income .....	20	26 25	18,550 06
<b>Totals</b> .....	<b>\$468,657 57</b>	<b>\$800,452 49</b>	<b>\$16,659,186 47</b>
<i>Disbursements:</i>			
Death claims .....			\$1,684,656 95
Disability claims .....			2,945 17
Sick claims .....			2,034 00
Other benefits .....	\$58,287 80	\$280 20	63,332 70
Commissions to deputies and organizers .....		332,698 67	332,698 67
Salaries, other compensation and traveling expense of officers and employees .....		200,707 03	200,707 03
Insurance department fees .....		1,813 20	1,813 20
Rent .....		11,596 22	11,596 22
Advertising, printing, supplies, postage, telegraph, telephone .....		90,702 59	90,702 59
Official publication .....		16,197 06	16,197 06
Legal expenses .....		27,974 05	27,974 05
Taxes and expense of real estate .....	165 70	12,506 72	12,671 42
Other disbursements .....	197 00	16,408 37	44,776 82
<b>Totals</b> .....	<b>\$58,651 10</b>	<b>\$710,184 11</b>	<b>\$2,470,806 28</b>
Balance before transfers .....	\$415,006 47	\$90,268 28	\$14,188,580 09
Increase by transfers .....		472,806 27	
<b>Balance</b> .....	<b>\$415,006 47</b>	<b>\$90,268 28</b>	<b>\$14,661,386 46</b>
Decrease by transfers .....		472,806 27	
Balance December 31, 1920 .....	\$415,006 47	\$90,268 28	\$14,188,580 09

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	205,974	\$158,115,907	24,933	\$16,382,817
Written in 1920.....	33,406	29,572,950	1,934	1,363,300
<b>Totals</b> .....	<b>239,380</b>	<b>\$187,688,857</b>	<b>26,867</b>	<b>\$17,746,117</b>
Deduct terminated, decreased or transferred in 1920....	16,272	12,908,600	1,439	934,105
<b>Total certificates in force December 31, 1920....</b>	<b>223,108</b>	<b>\$174,780,257</b>	<b>25,428</b>	<b>\$16,812,012</b>
Terminated by death in 1920.	2,070	1,688,764	338	267,850
Terminated by lapse in 1920.	14,143	11,072,136	1,096	658,755
Terminated by expiration in 1920 .....	59	48,750	5	4,000
Decreased in 1920.....		98,950		3,500
<b>Received in 1920 from members in New York:</b>				
Mortuary .....				\$171,077 43
Reserve .....				50,310 38
Expense .....				68,682 83
<b>Total</b> .....				<b>\$290,070 64</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	269	\$234,233	32	\$27,800
Reported in 1920.....	2,028	1,649,014	338	267,850
<b>Totals</b> .....	<b>2,297</b>	<b>\$1,883,247</b>	<b>370</b>	<b>\$295,650</b>
Paid in 1920.....	2,080	1,664,657	338	267,081
<b>Balance</b> .....	<b>217</b>	<b>\$218,590</b>	<b>32</b>	<b>\$28,569</b>
Saved by compromising or scaling down in 1920.....		39,043		3,469
Rejected in 1920.....	10	6,800		
Claims unpaid December 31, 1920 .....	207	172,747	32	25,100

## EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Reported in 1920.....	28	\$2,945	1	\$100
Paid in 1920.....	28	2,945	1	100

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920.....	77	\$2,034	6	\$174
Paid in 1920.....	77	2,034	6	174

## EXHIBIT OF MATERNITY BENEFIT

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920.....	176	\$8,900	2	\$100
Paid in 1920.....	176	8,900	2	100

## INFANTILE BRANCH

## INCOME

Assessments or premiums.....	\$11,337 76
Deduct payments returned to applicants and members .....	7 80
Net amount received from members.....	\$11,329 96
Interest .....	150 16
Total Income .....	\$11,480 12
Ledger Assets December 31, 1919.....	3,470 73
Total .....	\$14,950 85

## DISBURSEMENTS

Death claims .....	\$1,375 00
Transfer of expense revenue to association's general expense fund .....	3,626 10
Total Disbursements .....	\$5,001 10
Balance .....	\$9,949 75

## LEDGER ASSETS

Deposits in trust companies and banks on interest.....	\$9,949 75
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## NON-LEDGER ASSETS

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	1,657 40
Total Assets .....	\$11,607 15

## LIABILITIES

Death claims:	
Reported, not yet adjusted.....	\$46 00
Incurred in 1920, not reported until 1921....	300 00
Total .....	\$346 00

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	2,822	\$549,531	154	\$30,373
Written in 1920.....	6,025	494,019	672	55,099
Increased in 1920.....	.....	305,821	.....	40,598
Totals .....	8,847	\$1,349,372	826	\$126,070
Deduct terminated, decreased or transferred in 1920....	560	89,614	24	501
Total certificates in force December 31, 1920....	8,287	\$1,259,758	802	\$125,569
Terminated by death in 1920	15	1,421	3	229
Terminated by lapse in 1920	517	80,598	21	272
Terminated by transfer to benefit in 1920.....	28	7,595	.....	.....

Received in 1920 from members in New York:

Mortuary .....	\$603 74
Expense .....	282 06
<b>Total .....</b>	<b>\$885 80</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920.....	15	\$1,421	3	\$229
Paid in 1920.....	13	1,375	.....	.....
<b>Balance .....</b>	<b>2</b>	<b>\$46</b>	<b>3</b>	<b>\$229</b>

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$30,087,526 68
Losses and claims paid from organization of association:	
Death .....	20,145,705 05
Disability .....	261,902 01

## DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS

State or country	Par value of deposit
North Carolina .....	\$5,183
Ottawa, Canada .....	10,588
<b>Total .....</b>	<b>\$15,771</b>

## BONDS OWNED

	Book and amortized value	Par value	Market value
Acadia Parish La road 1925-28 5s.....	\$25,676 30	\$25,000	\$24,250
Ackerman Miss light & water 1929 6s.....	12,384 00	12,000	12,240
water 1932 6s.....	2,098 60	2,000	2,040
Ada Okla water 1942-44 5½s.....	26,675 00	25,000	25,750
Adams Co Ill Indian Grave drainage 1929-30 6s.....	24,808 80	24,000	24,480
Akron Iowa light & water 1936 5½s.....	10,854 00	10,000	10,500
Alachua Co Fla Alac spec rd & bridge 1949 6s.....	27,537 50	25,000	25,750
Alachua Co Fla High Springs spec rd & bridge 1949 6s.....	27,537 50	25,000	25,750
Alamance Co N C fdg 1923-23 5½s.....	6,269 40	6,000	6,060
Alberta Canada 1926 5s.....	9,965 00	10,000	9,300
1923 4½s.....	19,312 00	20,000	19,000
Albuquerque N Mexico school 1943 5s.....	15,340 50	15,000	14,350
Alcorn Co Miss road 1924-25 5½s.....	10,242 00	10,000	9,700
Corinth to the Gulf rd 1930-42 6s.....	16,028 00	15,000	15,530
Alfalfa Co Okla cons school 1923-33 6s.....	27,016 50	25,000	26,150
Allen Twp Okla road 1936-43 6s.....	21,764 25	20,000	21,475
Allendale S C light & water 1964 5½s.....	10,474 00	10,000	9,900
Alma Nebr water 1926 5s.....	10,472 70	10,500	10,500
Alpha Mich sewer 1921-23 6s.....	9,689 00	9,000	9,300
street 1927 6s.....	5,230 00	5,000	5,150
Alton Park Tenn sewer & imp 1923-49 5½s.....	28,208 60	25,000	24,580
Altus Okla funding 1937 6s.....	28,872 50	25,000	26,250
Alva Okla water 1937 6s.....	5,274 50	5,000	5,550
Anderson Co Tenn road 1937-40 5s.....	10,300 00	10,000	9,870
Andrews N C school 1945 5½s.....	7,235 30	7,000	7,000
Arcadia Fla water 1941 5s.....	20,510 00	20,000	19,000
Ashburn Ga light school & water 1926-30 5s.....	20,000 00	20,000	19,200
Astoria Oregon rfdg 1931 5s.....	5,142 00	5,000	4,900
water 1932 5s.....	10,320 00	10,000	9,800
Astoria Port of Ore imp 1948 5s.....	25,000 00	25,000	24,000
Atascosa Co Texas road 1953 5s.....	9,690 00	10,000	9,600
Austin Texas school 1950 5s.....	10,637 00	10,000	9,400
Bainbridge Ga sewer 1923-27 5s.....	10,304 40	10,000	9,900
Barnwell S C school 1934 5s.....	9,906 00	10,000	9,800



	Book and amortized value	Par value	Market value
Bartlesville Okla park & garbage incinerator 1940 5½%	10,289 00	10,000	10,000
Basin Wyo water 1940 6s.....	5,143 00	5,000	5,000
Beaer Creek Twp N C road 1965 6s.....	28,176 00	25,000	26,000
Beaufort N C school 1944 6s.....	15,000 00	15,000	13,850
fdg 1932 6s.....	2,950 20	3,000	3,890
imp 1946 6s.....	15,000 00	15,000	13,850
Beauregard Parish La road & bridge 1937-39 5s.....	20,000 00	20,000	18,240
Beaver Co Okla school 1938 6s.....	11,047 00	10,000	10,500
Bee Co Texas road 1936-39 5½%	25,678 50	25,000	25,250
Bell Co Ky road & bridge 1946 5s.....	25,707 50	25,000	25,000
Bell Co Texas road 1964 6s.....	18,284 00	18,000	17,230
Belmont N C school 1947 6s.....	11,067 00	10,000	10,700
Belton Texas school 1964 6s.....	20,306 00	20,000	19,800
street 1953 6s.....	14,757 00	15,000	14,700
Bend Oregon sewer 1932 6s.....	16,257 00	15,000	15,300
Benson Nebr school 1944 5s.....	10,564 00	10,000	9,800
Benson N C 1939-49 6s.....	27,021 25	25,000	25,480
Berrien Co Ga Beaver Dam school 1938 5½%	15,852 00	15,000	15,450
Bessemer Mich highway 1935-37 5½%	10,424 00	10,000	10,300
Bessemer City N C imp 1933 5½%	20,600 00	20,000	19,600
Bethel Twp Ohio school 1939-44 4½%	16,326 55	17,000	15,825
Bexar Co Texas school 1944 5s.....	20,082 00	20,000	19,490
Bigheart Okla sewer & water 1944 6s.....	28,150 00	25,000	28,250
Big Horn Co Wyo school 1944 6s.....	25,975 29	24,000	25,440
Eg Stone Gap Va imp 1934 6s.....	5,244 00	5,000	5,000
Binghamton Tenn school 1941 5½%	16,239 00	15,000	15,000
Blwabik Minn school 1921 6s.....	1,000 00	1,000	1,000
Black Mt N C school 1937 5s.....	21,016 00	20,000	19,400
Black Mt Twp N C highway 1941 6s.....	11,323 00	10,000	10,300
Blackstone Va imp 1949 6s.....	11,178 00	10,000	10,800
Blackstone Va water 1950 5½%	28,187 50	25,000	24,250
Blackwell Okla imp 1929 6s.....	15,000 00	15,000	15,000
water 1941 6s.....	7,878 50	7,000	7,820
Bladenboro Twp N C highway 1936 5s.....	15,818 00	15,000	14,550
Blaine Co Okla school 1935 6s.....	10,996 00	10,000	10,500
Bleckley Co Ga courthouse & jail 1943 5s.....	25,847 50	25,000	24,250
Bladsoe Co Tenn highway 1964 5s.....	6,251 00	6,000	5,840
Bloomfield Ky school 1923-43 5s.....	7,743 50	7,500	7,415
Blue Creek Twp Ohio school 1929-39 5½%	25,370 53	25,000	25,680
Bolivar Co Miss Bogue Hasty drainage 1927-29 6s.....	10,432 80	10,000	10,000
No drain d agri & san imp 1928-30 6s	4,230 05	4,125	4,164
Bowman Co North Dakota fdg 1931 5s.....	20,556 00	20,000	19,000
Boynton Okla water 1942 6s.....	17,149 50	15,000	15,750
Bradentown Fla bridge 1948 6s.....	21,792 00	20,000	21,200
Braden Twp Okla road 1941 6s.....	6,592 30	6,000	6,130
Bradford Ohio school 1949-53 6s.....	16,567 50	15,000	17,340
Drady Twp Okla road & bridge 1943 6s.....	27,430 00	25,000	26,500
Brazoria Co Texas drain 1948 5s.....	10,000 00	10,000	9,100
road 1923 5½%	25,909 40	25,000	24,500
road 1929-36 5½%	14,875 90	15,000	14,800
Brazos Co Texas road 1955 6s.....	10,202 00	10,000	9,800
Breward Twp N C school 1938 6s.....	16,255 50	15,000	15,300
Brewster Ohio school 1924-42 5s.....	10,288 15	10,000	10,000
Brinkleyville Twp N C road 1945-52 6s.....	13,836 70	12,000	13,050
Bristol Va water 1940 6s.....	10,374 00	10,000	10,000
British Columbia agri 1941 4½%	22,552 50	25,000	29,680
Brown Twp Okla road 1943 6s.....	27,002 50	25,000	27,000
Brownsville Tenn street 1937-46 6s.....	11,404 70	10,000	10,620
Browns Tex abattoir st storm sew wat & lt 1956-57 5s	25,000 00	25,000	24,000
Brownwood Texas school 1949 5s.....	10,285 00	10,000	9,300
Bryan Twp Okla road 1944 6s.....	17,037 00	15,000	16,500
Bryan Co Okla Bennington Twp road 1931-36 6s.....	10,912 20	10,000	10,700
Buffalo Twp Okla road 1941 6s.....	9,283 80	9,000	9,450
Bullock Co Ala road 1939 6s.....	10,300 00	10,000	9,400
Burleson Co Texas imp 1949 5s.....	25,000 00	25,000	23,250
Burnaby B C 1950 4½%	12,440 47	15,000	10,561
Burnett Twp Okla road 1944 6s.....	22,716 00	20,000	22,000
Eutler Twp Ohio school 1948-49 6s.....	16,400 00	15,000	16,250
Butte Mont funding 1936 5s.....	12,469 80	13,000	12,000
Cache Co Utah school 1931 4½%	10,000 00	10,000	9,700
Calcasieu Parish La road & bridge 1942 5s.....	10,300 00	10,000	9,700
Caldwell Idaho water 1930 6s.....	15,000 00	15,000	15,000
Caldwell Co Texas road 1948 5s.....	5,000 00	5,000	4,900
Calgary Alta debt's 1935 6s.....	23,790 00	25,000	21,000
Calhoun Co Texas road 1926-42 5s.....	25,000 00	25,000	24,600
Cameron Twp Okla road 1942 6s.....	11,015 00	10,000	10,000
1943 6s.....	7,176 65	6,500	6,200

Cameron Parish La road 1927-29 5s.....	4,225 70	5,000	4,710
1942-44 5s.....	14,222 20	15,000	14,040
Campbell Twp Okla road & bridge 1944 5s.....	22,716 00	20,000	21,400
Canada Dominion of war loan 1927 5s.....	24,268 75	25,000	24,000
Victory loan 1927 5½s.....	24,268 75	25,000	25,000
war loan 1928 5½s.....	2,000 00	2,000	2,000
Victory loan 1924 5½s.....	21,284 00	22,000	22,000
Canton Ga city hall school light & water 1924-44 5s....	25,426 70	25,000	25,000
Carlisle Ark special school 1927-23 5s.....	6,179 50	5,000	5,100
Carmi Tw Ill school 1924-27 5s.....	15,000 00	15,000	15,000
Carroll Co Miss road 1926-43 5s.....	12,722 20	17,000	17,990
Caruthersville Mo water 1922-25 5s.....	10,223 00	10,000	10,000
Cass Co Texas road 1923 5s.....	19,250 00	19,250	18,480
Cathay's Creek Twp N C school 1929 5s.....	10,227 00	10,000	10,500
Center Texas ind school 1923 5s.....	8,271 41	8,500	8,100
Center Twp Okla road 1942 5s.....	3,494 40	3,000	3,100
Chambers Co Texas courthouse & jail 1921 5s.....	20,000 00	20,000	19,200
Chandler Okla city school 1943 5s.....	25,000 00	25,000	23,500
Charleston W Va school 1942 4½s.....	22,420 50	25,000	23,500
Checotah Okla sewer 1925 5s.....	5,222 00	8,000	8,400
Chelan Co Wash school 1921 5s.....	10,229 00	10,000	9,800
Chelsea Okla light 1944 5s.....	5,606 50	5,000	5,250
Cherryville N C school 1945 5s.....	12,422 60	12,000	12,250
Cheyenne Twp Okla road 1944 5s.....	27,626 00	25,000	27,000
1944 5s.....	11,252 00	10,000	10,200
Chickasha Okla water 1924 5s.....	25,970 00	25,000	25,000
Chico Cal school 1922-23 5s.....	20,222 00	20,000	20,000
Chicot Twp N C road 1944 5s.....	25,402 50	25,000	25,000
Chicot Co Ark levee dist 1922 5s.....	26,226 40	25,000	25,750
Choctaw Co Miss road 1922-41 5s.....	12,242 85	15,000	15,000
Choctaw Co Okla funding 1923 5s.....	17,252 50	15,000	15,200
Christiansburg Va water 1941 5s.....	15,000 00	15,000	14,550
Clatsop Co Ore union high school 1927-24 5s.....	12,122 20	15,000	15,720
Clayton N C sewer & water 1942 5½s.....	12,220 20	15,000	17,400
Clearwater Fla dock park & paving imp 1942 5s.....	12,000 00	12,000	11,200
Cleburne Texas water 1923 5s.....	10,222 00	10,000	9,800
Clelland Tenn school 1928 5s.....	24,202 50	25,000	24,250
Cleveland Co N C Twp No 6 road 1941 5s.....	9,227 00	10,000	9,700
7 road 1944-47 5s.....	22,202 50	20,000	21,400
Clinton N C sewer & water 1944 5s.....	10,000 00	10,000	9,700
street 1921-27 5s.....	12,044 00	11,000	11,500
Collin Co Texas road 1924 5s.....	19,222 00	20,000	19,200
road 1924 5s.....	10,000 00	10,000	9,800
Collinsville Okla water 1944 5s.....	21,227 14	20,000	21,400
Comanche Co Okla school funding 1927 5s.....	5,212 50	5,000	5,250
Commerce Texas water 1927 4½s.....	11,022 10	11,000	10,120
Concord N C imp 1927 5s.....	15,512 00	15,000	14,400
funding 1921-45 5s.....	12,402 20	15,000	15,220
Conyers Ga water & sewer 1924-42 5s.....	20,272 00	20,000	19,420
Copiah Co Miss road 1942 5s.....	27,420 00	25,000	27,000
Corbin Ky light 1925 5s.....	3,222 40	3,000	3,150
1925 5s.....	4,222 20	4,000	4,200
Corbin Ky school 1922-42 5s.....	12,722 40	15,000	15,250
Cornelia Ga sewer 1942 5s.....	5,000 00	5,000	4,800
water & sewer 1942 5s.....	20,000 00	20,000	19,200
Corning Ohio school 1922-42 5s.....	12,221 50	10,000	10,000
Corpus Christi Texas water 1925 5s.....	10,000 00	10,000	9,800
Covington Co Miss road 1921-22 5s.....	12,272 25	15,000	15,025
Covington Tenn sewer 1922-22 5s.....	12,227 70	12,000	12,220
Coweta Twp Okla road 1925 5s.....	10,222 00	10,000	10,200
Coweta Okla light 1922 5s.....	6,222 40	6,000	6,200
Craven Co N C road & bridge 1922-50 5s.....	22,221 50	25,000	22,750
Creek Co Okla courthouse 1924 5½s.....	21,244 00	20,000	20,100
Creston Ohio school 1922-42 5s.....	25,271 40	24,500	24,500
Crowley La Acadia Parish school sew & wat 1927-40 5s	10,200 50	10,000	9,800
Cuba Republic of debt of 1905.....	22,200 00	22,200	19,220
Cumberland Co Va rfdg 1947 5s.....	19,277 00	18,000	19,200
Cushing Okla funding 1925 5s.....	4,221 55	4,500	4,545
water 1942 5s.....	12,227 50	15,000	15,750
Dade Co Fla special road & bridge 1927-29 5s.....	25,222 40	25,000	23,510
special tax school 1927-26 5s.....	10,277 20	10,000	10,100
Dawson Co Mont funding 1923 5½s.....	25,202 25	25,000	25,000
Dawson Texas ind school 1942 5s.....	12,152 40	12,000	11,520
Dayton Tenn school 1927 5s.....	12,212 00	12,000	11,520
Daytona Fla sewer & drain 1924 5s.....	10,000 00	10,000	9,800
Denton Co Texas road 1921 5s.....	20,000 00	20,000	19,200
De Sota Co Fla special road & bridge 1947-48 5s.....	22,722 70	25,000	22,250
Dewitt Co Texas drain 1924 5s.....	12,000 00	18,000	12,220
Dickenson Co Va road 1927-44 5½s.....	27,012 20	25,000	25,220
Dickson Tenn school 1942 5s.....	10,000 00	10,000	9,500

	Book and amortized value	Par value	Market value
Doddridge Co W Va road 1950 5s.....	25,889 40	25,000	23,500
1931-36 5s.....	25,000 00	25,000	24,170
Dodge City Kansas water 1940 5s.....	10,218 00	10,000	9,800
Duke Twp N C road 1940-48 6s.....	26,992 20	25,000	25,440
Duncan Okla water 1929 5s.....	15,198 00	15,000	14,350
light & water 1941 6s.....	11,256 00	10,000	10,900
light 1943 6s.....	7,902 30	7,000	7,540
Dunn N C sewer 1943 6s.....	16,497 50	15,000	15,450
Duplin Co N C Island Creek road 1938-43 6s.....	9,183 60	8,000	8,460
Dustin Twp Okla road 1942 6s.....	26,870 00	25,000	26,500
Dyersburg Tenn school 1933 6s.....	24,645 00	25,000	24,260
Eagle Pass Texas school 1947 6s.....	10,850 55	10,000	9,300
Earl Twp Okla road 1941 6s.....	11,120 00	10,000	10,600
Easley S C school 1929 5s.....	5,168 50	5,000	4,850
Eason Twp Okla road 1944 6s.....	24,074 00	20,000	31,500
East Lake Ga street & sewer 1945 5½s.....	17,585 60	16,000	18,480
Eastland Texas water 1959 6s.....	27,680 00	25,000	26,750
East Palestine Ohio sewer 1940-47 5s.....	15,406 30	15,000	15,000
Edgecombe Co N C twp road 1946-54 6s.....	10,069 40	9,900	9,950
Edmond Okla light & water 1941 6s.....	19,133 50	17,000	18,200
Elgin Texas water 1949 5s.....	10,528 00	10,000	9,600
Elizabeth City N C school 1921-36 5s.....	23,147 45	21,500	21,145
Elizabethtown Ky school 1928-37 6s.....	11,063 80	10,000	10,420
Elkin Twp N C highway 1947 6s.....	5,528 50	5,000	5,260
Elkins W Va ind school 1937-43 5s.....	20,469 50	20,000	20,000
Elliott Iowa water 1935 5s.....	8,000 00	8,000	8,000
Ellis Co Texas road 1945-48 5½s.....	20,665 01	20,000	20,400
1950 5s.....	10,600 00	10,000	9,700
Elmore Co Idaho Glenns Ferry highway 1932-36 6s.....	27,082 00	25,000	26,800
El Paso Co Texas special road 1953 5s.....	15,371 50	15,000	15,150
Emery Co Utah bridge 1930 5s.....	10,000 00	10,000	9,900
Emma N C special school 1939 6s.....	27,015 00	25,000	26,350
Enid Okla rdg 1922-25 6s.....	17,459 95	16,500	17,000
Erath Co Texas jail 1945 6s.....	6,500 00	6,500	6,870
road 1938-41 6s.....	25,000 00	25,000	24,700
Eufaula Okla sewer & water 1937 6s.....	26,320 00	25,000	26,750
Eustis Fla sewer & street 1946 6s.....	22,526 00	20,000	20,600
Everglades Fla drain 1930 6s.....	25,000 00	25,000	25,250
Fayette Co W Va road 1950 5s.....	26,117 50	25,000	25,000
Fayetteville N O munic 1935 6s.....	10,632 60	10,000	9,700
water 1941 5s.....	10,587 00	10,000	9,700
Fentress Co Tenn road 1956 5s.....	20,210 00	20,000	19,200
Finley Twp Okla road 1941 6s.....	16,680 00	15,000	15,150
Florence Ala water 1935 5s.....	26,000 00	26,000	24,700
Florence Cal school 1921-44 5½s.....	12,630 30	12,000	12,245
Florence Nebr funding 1934 6s.....	21,498 00	20,000	21,200
Forrest Co Miss normal school 1940 5s.....	26,322 50	25,000	24,250
Fort Lee N J funding 1935-42 6s.....	20,480 40	20,000	20,000
Francis Twp Okla road 1935-43 6s.....	21,727 60	20,000	21,425
Franklin Ky school 1938 5s.....	10,006 00	10,000	10,000
Franklin Co Miss agri high school 1923 5s.....	2,011 49	2,000	1,900
Franklin Park Ill water 1923-34 6s.....	10,000 00	10,000	10,060
Franklin Tenn water & sewer 1930 4½s.....	12,523 30	12,000	12,220
Frederick Okla sewer 1937 6s.....	23,276 00	20,000	24,800
Fort Myers Fla sewer 1921 5s.....	14,098 80	14,000	13,720
Gadsden Ala water 1941 5s.....	10,000 00	10,000	9,700
Gainesville Fla adjustment 1939 5s.....	10,000 00	10,000	9,700
water 1937-47 5s.....	25,260 50	25,000	24,150
Gallup N M water 1946 6s.....	16,239 00	15,000	16,200
Galveston Texas sewer 1930 6s.....	10,000 00	10,000	10,000
water & sewer 1941-48 5s.....	15,513 40	15,000	15,000
Galveston Co Texas drain 1921-30 5s.....	5,969 20	5,000	5,000
Garrett Twp Okla road 1930-42 6s.....	14,084 87	14,200	14,500
Garvey Twp Okla road & bridge 1944 6s.....	27,095 00	25,000	26,750
Garvin Co Okla funding 1941 6s.....	5,072 40	7,000	7,250
Gaston Twp N C road 1930-47 6s.....	21,812 90	20,000	21,140
Gaston Co N C school 1937 5½s.....	20,526 00	20,000	21,200
Georgetown Texas water 1954 6s.....	5,087 50	5,000	4,800
Gladstone Mich imp 1927 5s.....	15,000 00	15,000	15,000
Glendive Mont school 1926 5s.....	11,500 00	11,500	11,800
Glouster Ohio school 1941-50 5s.....	10,252 20	10,000	10,000
Goldsboro Twp N C school 1959 5s.....	51,300 00	50,000	45,000
Gonzales Co Texas road 1948 5s.....	25,000 00	25,000	22,750
Gordon Ga school 1921-43 5s.....	22,823 00	22,000	22,000
Grand View Wash water 1932 6s.....	5,246 50	5,000	5,000
Granger Wash water 1923 6s.....	10,409 00	10,000	10,400
Grant Co Okla cons school 1921-23 6s.....	19,811 30	12,000	12,200
Gray Co Kansas funding 1935 5½s.....	23,080 00	20,000	20,200

Greater Winnipeg Man W dist 1923 6s.....	23,369 80	23,000	22,770
Greene Co N C road & bridge 1940 6s.....	27,717 50	25,000	26,500
Greenelee Co Ariz Duncan union school 1924 6s.....	9,247 50	9,000	9,180
road 1929 6s.....	5,328 50	5,000	5,200
Greerley Co Nebr school 1944 5½s.....	23,997 00	20,000	22,100
Greensboro N C funding 1938 5s.....	10,838 00	10,000	10,000
Greenville Miss rfdg 1927 5s.....	5,154 50	5,000	4,850
1928 6s.....	9,048 25	8,500	8,755
Greenville N C light & water 1933 5s.....	5,183 00	5,000	4,850
normal school & imp 1937 5s.....	15,814 50	15,000	14,400
Greenville Texas market square 1954 5s.....	11,331 30	11,000	10,540
ref water 1936 4½s.....	4,619 80	4,500	4,375
school 1946 4½s.....	9,324 25	9,000	8,480
Grimes Co Texas bridge 1924-29 5½s.....	24,584 00	24,000	24,320
Grove Twp N C road 1938 6s.....	15,939 00	15,000	15,900
Gulf Twp N C road 1949 6s.....	27,932 50	25,000	26,750
Guymon Okla school 1922-27 6s.....	15,738 50	15,000	15,505
Hallfax Co N C bridge & jail 1930-46 6s.....	22,465 30	21,000	22,440
Hallfax Co N C road Twp 1944 6s.....	10,621 00	10,000	10,800
Hamblen Co Tenn road 1939 5s.....	21,482 00	20,000	20,000
Hamlet N C imp 1930-54 6s.....	27,446 00	25,000	25,000
Hampton Va imp 1949 5s.....	5,396 00	5,000	5,000
Hancock Co Iowa drain 1926 5½s.....	10,319 00	10,000	10,200
Hancock Co W Va road 1950 5s.....	20,911 20	20,000	20,000
Harlan Co Ky road & bridge 1935-46 5s.....	26,821 20	25,000	24,510
Harlan Ky sewer & street 1921-36 6s.....	10,615 40	10,000	10,000
school 1929-38 6s.....	10,814 50	10,000	10,000
Harnett Co N C school 1937 6s.....	21,724 00	20,000	21,400
Hasbrouck Hgts N J school 1932-33 4½s.....	10,363 50	10,000	9,800
Haskell Co Okla funding 1924-39 6s.....	17,326 70	16,000	16,680
Hattiesburg Miss imp 1927 5s.....	10,260 00	10,000	9,900
Hawkins Co Tenn road 1943 5s.....	24,210 00	25,000	24,250
Hawkinsville Ga aud & c hall 1936 5s.....	12,649 20	12,000	12,000
Heavenor Twp Okla road & bridge 1943 6s.....	33,872 00	30,000	35,100
Hendersonville N C ref water 1938 6s.....	23,080 00	20,000	21,300
Henry Co Va Danville & New River rfdg 1946 6s.....	29,080 00	25,000	27,500
Hermanville Miss school 1932 6s.....	18,794 80	18,000	18,480
Hewitt Twp Okla road & bridge 1943 6s.....	22,583 00	20,000	21,200
Hickory N C imp 1934 5s.....	10,488 00	10,000	9,600
1923-47 6s.....	21,262 45	20,000	21,085
Highland Park Va imp 1940 5½s.....	21,728 00	20,000	21,200
Hillsboro Texas sewer & water 1953 5s.....	25,320 00	25,000	24,000
Holdsenville Okla sewer 1934 5s.....	10,124 00	10,000	9,700
Holly Hill Fla school 1933-45 6s.....	5,454 60	5,000	5,085
Holmes Co Fla Bonifay school dist 1956 6s.....	20,152 30	18,000	19,440
Hominy Okla water 1943 6s.....	16,720 50	15,000	15,900
Hominy Okla funding 1926-31 6s.....	4,523 75	4,572	4,715
Hopkins Co Texas road 1948 5s.....	25,000 00	25,000	24,000
Houston Texas imp 1944 5s.....	28,340 00	25,000	25,000
Houston Hgts Texas school 1957 5s.....	14,778 00	15,000	15,000
Houston Co Texas road 1951 5s.....	5,000 00	5,000	5,000
Hunt Co Texas road 1955 5s.....	24,380 00	25,000	24,000
Hunter Twp S C school 1930 5s.....	12,842 50	12,500	12,250
Huntington W Va fund & imp 1937 5s.....	10,508 00	10,000	10,000
Hyde Co N C road & bridge 1926-49 6s.....	27,490 60	25,000	27,040
Imperial Co Cal Central Union high school 1954-55 6s..	17,081 00	15,000	16,500
El Centro school 1952-55 6s.....	11,234 50	10,000	11,800
Indianola Miss school 1921-39 5½s.....	20,695 50	20,000	20,000
Ironwood Mich water 1936 5s.....	24,775 00	25,000	25,750
Itasca Co Minn school 1926-27 6s.....	10,254 00	10,000	10,300
Jackson Co Miss road 1922-32 6s.....	15,639 25	15,000	15,450
Jackson Co Ore road 1933 5s.....	3,068 10	3,000	3,000
Jackson Miss water 1923 6s.....	21,170 00	20,000	21,000
Jackson Twp Ohio school 1940-41 5½s.....	5,069 60	5,000	5,150
Jackson Tenn railroad ref 1929 5s.....	26,097 50	25,000	24,500
Jefferson Co Miss road 1937-43 6s.....	16,441 90	15,000	16,375
Jefferson Co Okla school 1929 6s.....	14,268 80	13,500	14,040
Jefferson Co Tenn road 1939 5s.....	21,224 00	20,000	19,000
Jefferson Co Texas school 1951 5s.....	15,823 50	15,000	14,400
Jefferson Co Wash refund 1936-31 5½s.....	5,363 50	5,000	5,060
Jefferson Davis Parish La Pelican rd 1937-39 5s.....	25,533 60	25,000	24,250
Jellico Tenn sewer & water 1941 5½s.....	5,195 00	5,000	5,050
Jersey & Greene Co Ill Nutwood drain & lev dist 1951 6s	10,779 00	10,000	10,000
Jesup Ga water 1931-36 5s.....	6,000 00	6,000	6,000
Jewett City Texas ind school 1955 6s.....	10,045 00	10,000	9,600
Kennedy Twp Okla road 1941 6s.....	10,987 00	10,000	10,500
Kent Wash light & water ref 1927-33 6s.....	10,326 00	10,000	9,730
Key West Fla rfdg 1942 5s.....	23,556 30	22,000	22,000
Kings Mt N C imp 1938 6s.....	11,136 00	10,000	10,600
Kings Mt N C road twp 1924-34 5s.....	15,000 00	15,000	14,750
Kingsville Texas ind school 1924 6s.....	15,142 50	15,000	14,400

	Book and amortized value	Par value	Market value
Kinston N C school 1933 5s.....	10,000 00	10,000	9,800
Kirkwood Ga school & street 1944 5s.....	25,517 50	25,000	25,000
Konawa Twp Okla road 1944 6s.....	25,533 50	25,000	28,750
Koosma Twp Okla road & bridge 1944 6s.....	17,087 00	15,000	15,300
La Grange N C water 1923-54 6s.....	23,960 10	23,000	22,800
Lake Charles La street 1944-45 5s.....	10,386 50	10,000	9,700
Lake City S C sewer 1959 6s.....	19,470 40	18,000	19,000
water 1959 6s.....	7,849 60	7,000	7,420
Lakeland Fla imp 1944 5s.....	15,000 00	15,000	14,200
Lamar Colo water 1924 6s.....	25,437 50	25,000	25,500
Lander Wyo water 1940 5s.....	15,301 00	15,000	14,700
Las Cruces N M sewer & water 1946 5½s.....	21,484 00	20,000	20,200
Laurel Miss school 1928 5s.....	20,294 00	20,000	19,600
Laurens S C school 1937 5s.....	10,421 00	10,000	9,600
Laurens Co S C school 1937 5s.....	29,068 50	27,500	28,400
Laurinburg N C school 1939 5s.....	14,430 00	14,000	13,400
at fund 1935 5½s.....	21,208 00	20,000	21,000
Lavaca Co Texas road 1955 5s.....	10,064 00	10,000	9,800
Lead S D ind school 1927-32 5s.....	20,000 00	20,000	19,800
Lebanon Ore sewer 1931 6s.....	26,245 00	25,000	25,250
Lee Co Fla school 1933 5s.....	24,777 50	25,000	24,500
bridge & road list 1940-45 6s.....	27,407 60	25,000	28,975
Lee Co Texas road 1957 5s.....	25,000 00	25,000	24,500
Lee Co Va road 1929-37 5½s.....	26,232 00	25,000	25,950
Ledore Co Miss bridge 1932 5s.....	26,075 00	25,000	24,500
Lenoir N C sewer & water 1938 6s.....	22,278 00	20,000	21,200
Lenoir City Tenn street 1938 6s.....	10,956 00	10,000	10,600
school 1938 6s.....	5,507 50	5,000	5,300
Leon Iowa water 1931 4½s.....	12,915 50	13,000	12,610
Leon Co Texas road 1961 5s.....	9,000 00	9,000	8,320
Lewistown Ill rfdg 1929-32 5s.....	4,000 00	4,000	4,000
Lexington N C ref & imp 1948 5s.....	10,000 00	10,000	9,600
Liberty Co Texas road 1948 5½s.....	35,931 20	34,000	35,020
Lillington N C high school 1939 6s.....	18,767 00	18,000	15,900
Limestone Co Texas road 1957 5s.....	25,000 00	25,000	23,000
Lincoln Co Miss road 1927 5½s.....	18,878 40	17,000	17,510
Lincoln Co N C road 1954 5s.....	28,353 50	25,000	24,500
Lincoln Co Okla funding 1942 6s.....	33,873 00	30,000	31,800
Lincoln Twp Okla road 1948 6s.....	18,201 50	15,000	16,500
Lipscomb Co Texas special road 1946 5½s.....	10,742 00	10,000	10,100
Littleton Twp N C road 1946-56 6s.....	14,484 45	13,000	12,955
Longview Texas ind school 1932 5s.....	19,484 50	19,000	18,600
Los Angeles Co Cal high school 1928-54 5½s.....	27,587 10	25,000	26,800
La State of Port Com 1959 5s.....	26,357 50	25,000	25,000
Louisville Miss funding 1928-25 6s.....	11,967 00	11,000	11,210
sewer & water 1921-23 6s.....	7,586 00	7,000	7,140
Lovelady Twp N C road 1930-49 6s.....	23,062 20	25,000	26,100
Lowndes Co Miss road 1933-35 5½s.....	20,971 50	20,000	20,000
1931-35 6s.....	26,995 00	25,000	26,100
Lunenburg Co Va road 1926 6s.....	28,170 00	25,000	27,000
Lyons Ga imp 1934 5s.....	9,953 00	10,000	10,000
Macedonia N C Burnam Hgts & Mt Carmel schl 1936 6s.....	12,258 40	12,000	12,600
McAlester Okla funding 1937 6s.....	11,092 00	10,000	10,700
McDowell Co N C Nebo high school 1933 6s.....	18,363 20	12,000	12,700
McDowell Co W Va Brown's creek school 1943 5s.....	10,273 00	10,000	9,920
Madison Co N C road & bridge ref 1927 6s.....	36,282 50	25,000	25,750
1927 6s.....	26,150 00	25,000	25,750
Magnolia Miss school 1928 6s.....	10,585 00	10,000	17,200
Magnolia Park Texas water 1955 5s.....	10,108 00	10,000	10,000
Maisonneuve Que park 1930 5½s.....	25,000 00	25,000	24,000
Mangum Okla light 1932-31 6s.....	26,739 00	25,000	26,300
Mansfield La water 1945-51 5s.....	15,000 00	15,000	14,700
Maricopa Co Ariz school 1933 5s.....	10,227 00	10,000	9,500
1934 5½s.....	10,393 00	10,000	10,520
1939 6s.....	5,589 00	5,000	5,200
Marion N C funding 1924 6s.....	15,498 00	15,000	15,200
Marion Co Tenn road 1929 4s.....	25,000 00	25,000	23,000
Marlboro Co S C school 1930-31 5s.....	20,415 00	20,000	19,400
Marlin Texas street 1951 5s.....	10,000 00	10,000	9,600
Marshall Co Okla funding 1938 6s.....	15,147 47	13,800	14,418
Marshall Texas school 1956 5s.....	10,177 00	10,000	9,600
Martinsville Va light 1939 5s.....	18,040 40	17,000	16,150
Maryville Tenn water 1945 5s.....	20,000 00	20,000	19,000
Matagorda Co Texas road 1952 5½s.....	15,648 10	15,000	15,550
Matagorda Co Texas drain 1934-38 5s.....	9,767 00	10,000	9,740
Mayfield Ky water & light 1949-50 6s.....	22,228 00	22,000	20,520
Maypearl Texas ind school 1924-43 5s.....	10,268 15	10,000	9,775

Meadow Twp N C road 1949 6s.....	34,494 00	30,000	30,900
Mecklenburg Co N C school 1921-26 5½s.....	6,297 47	6,000	6,045
Mecklenburg Co Va road 1944 6s.....	5,246 00	5,000	5,000
1934-40 5s.....	21,136 00	20,000	20,000
Medford Okla light 1936 6s.....	11,233 00	10,000	10,500
Medford Oregon bridge 1932 6s.....	7,069 20	7,000	7,000
water 1936-37 6s.....	19,418 40	18,000	18,000
Mellette Co S D funding 1933 6s.....	10,164 00	10,000	10,100
Memphis Tenn special levee 1953 6s.....	26,022 50	25,000	25,000
Memphis Texas sewer 1960 6s.....	10,532 00	10,000	10,400
Mercer Co Ill Keithsburg drain 1923-26 6s.....	17,758 25	17,500	17,645
Meridian Miss street 1935 4½s.....	26,330 00	25,000	23,500
Mexia Texas street 1923 5½s.....	10,333 00	10,000	10,300
Miami Fla special tax school 1924 6s.....	27,370 00	26,000	26,500
Milhan Co Texas road 1953 6s.....	21,659 00	22,000	21,500
1937-44 5s.....	25,000 00	25,000	24,610
Mill Valley Cal imp 1929-43 6s.....	10,004 69	9,375	9,375
Miller Twp Okla road 1943 6s.....	16,301 50	15,000	15,900
1944 6s.....	16,632 00	15,000	16,060
Mineral Co W Va road 1937-41 4½s.....	24,615 80	25,000	23,500
Mineral Wells Texas water 1957 6s.....	25,000 00	25,000	24,000
Minerva Ohio school 1941-44 6s.....	10,164 20	10,000	10,000
Mingo Mo drain 1922-24 6s.....	27,140 65	26,000	26,355
Minidoka Co Idaho Heyburn Paul highway 1939 6s.....	22,256 00	20,000	21,300
Miss Co Mo drain 1925 6s.....	10,359 00	10,000	10,300
Monroe Co Miss road 1926 6s.....	16,168 00	16,000	15,300
Monroe N C funding 1930 6s.....	2,181 40	2,000	2,080
Montgomery Ala school 1944 4½s.....	5,172 00	5,000	4,650
Moore Haven Fla special tax school 1933-49 6s.....	27,522 50	26,000	25,450
Morehead City N C school 1959 6s.....	23,300 00	25,000	27,000
Morganton N C school 1933 6s.....	27,283 65	25,000	26,600
Morganton Twp N C road 1926 6s.....	4,500 00	4,500	4,285
Morris Co Texas road 1929-47 6s.....	10,926 00	10,000	10,700
Morristown Tenn street 1932 6s.....	35,582 20	25,000	24,290
Morris Co Texas road 1929-47 6s.....	9,955 00	10,000	10,000
Mount Airy N C school 1945 6s.....	15,648 50	15,000	14,550
Mount Rainier Md sewer & water 1961-61 6s.....	20,674 00	20,000	20,000
Mullins S C school 1925 6s.....	4,180 40	4,000	4,120
Murfreesboro Tenn State Normal School 1935 6s.....	10,202 00	10,000	9,600
Muskegon Hgts Mich school 1935 6s.....	26,842 50	25,000	27,500
Muskogee Co Okla school 1927-32 6s.....	7,231 70	7,000	7,220
Myrick Twp Okla road & bridge 1935-42 6s.....	16,041 20	15,000	15,340
Nacogdoches Texas light 1953 6s.....	20,000 00	20,000	19,200
Navarro Co Texas road 1953 6s.....	25,000 00	25,000	24,500
Neepawa Man Ca water 1943 6s.....	10,000 00	10,000	8,900
Neshoba Co Miss road 1924-28 5½s.....	25,733 20	25,000	25,069
New Bern N C funding 1932 6s.....	20,255 00	20,000	19,200
Newbern Tenn school 1927 6s.....	21,026 00	20,000	20,600
New Cordell Okla school 1928 6s.....	26,462 50	25,000	25,500
New Hanover Co N C school 1928 6s.....	26,022 50	25,000	25,000
Newkirk Okla light 1939-44 6s.....	16,737 00	15,000	16,450
Newport News Va harbor 1953 4½s.....	20,000 00	20,000	18,400
street 1949 4½s.....	5,206 00	5,000	4,650
Newton Co Miss road 1927-39 6s.....	27,728 15	25,500	27,040
Newton N Ca imp 1937 6s.....	10,074 00	10,000	9,900
Newton Falls Ohio school 1923-45 6s.....	27,007 40	25,000	26,300
Nicholas Co Ky bridge & road 1930-40 6s.....	25,713 20	25,000	25,400
Norman Okla sewer 1932 6s.....	10,578 00	10,000	10,400
water 1923 6s.....	10,706 00	10,000	10,400
Northampton Co N C Rich sq school dist 1922-37 6s.....	26,914 70	25,000	26,230
North Bend Ore imp 1925 6s.....	14,000 00	14,000	14,000
North View W Va sewer & water 1944 6s.....	11,202 50	11,000	11,110
North Wilkesboro N C water & light 1922-59 6s.....	22,060 25	20,000	21,360
Noxubee Co Miss road 1937 5½s.....	15,484 50	15,000	15,150
Oakdale Ky sewer 1934 6s.....	20,578 00	20,000	20,000
Oconeechee Twp N C road 1923-42 6s.....	23,795 50	22,000	22,120
Okmulgee Co Okla cons school 1923-28 6s.....	26,917 50	25,000	27,050
Okmulgee Okla water 1935 6s.....	10,897 00	10,000	10,600
Old Fort Ohio school 1927-29 4.90s.....	15,513 20	15,000	15,000
Ontario Cal street 1929-52 6s.....	20,718 97	20,000	20,400
Ontario Province of Canada 1926 6s.....	22,927 50	22,500	22,500
Orange Co Fla school Oakland Winter Garden 1927-46 6s.....	27,016 80	25,000	26,680
Orange Co N C highway 1953 6s.....	10,161 00	10,000	9,600
Orange Co Texas road 1952 6s.....	20,338 00	20,000	19,300
Oregon City Oregon water 1936-42 6s.....	20,000 00	20,000	19,100
Orlando Fla rdg 1933 6s.....	6,880 75	6,500	6,305
street 1944 6s.....	12,000 00	12,000	11,400
Osceola Co Fla special road & bridge 1924-29 6s.....	15,375 10	15,000	15,420
Ottawa Ont Canada 1924-25 4½s.....	18,112 00	20,000	17,200
Ottawa Co Okla school 1937 6s.....	24,311 25	22,500	23,635
Ousabita Parish La road 1942-47 6s.....	25,823 70	25,000	24,310

	Book and amortized value	Par value	Market value
Paten Twp Okla road 1922-40 5s.....	13,000 00	13,000	13,000
Palestine Texas school 1946 4½s.....	20,236 00	20,000	18,000
Pamlico Co N C bridge 1948 6s.....	28,280 00	25,000	27,250
Pawhuska Okla water 1936 6s.....	26,930 00	25,000	26,750
Paw Paw Twp Okla road 1942 6s.....	19,112 40	18,000	19,080
Pennington Co Minn drain ditch 1928-29 5½s.....	10,498 00	10,000	10,000
Peoria Co Ill Pekin & Le Marsh drain dist levee 1922 6s	25,240 00	25,000	25,000
Peoria Twp Okla road 1941 6s.....	21,384 50	19,000	20,140
Perry Okla funding 1937 6s.....	5,431 00	5,000	5,350
Pike Co Miss road 1939 6s.....	26,565 00	25,000	26,750
Pima Co Ariz road 1944 5½s.....	25,710 00	25,000	25,750
Pinal Co Ariz road 1943 5½s.....	26,809 75	25,000	26,250
Pinellas Co Fla school Clearwater 1940 6s.....	21,916 00	20,000	21,800
Pineville Ky school 1932 5½s.....	15,628 50	15,000	15,450
Plant City Fla sewer 1933 6s.....	8,529 60	8,000	8,480
Pleasant Grove Twp N C road 1950 6s.....	15,859 50	15,000	16,050
Plymouth N C imp 1947 6s.....	11,283 00	10,000	10,000
school 1950 6s.....	23,905 00	25,000	26,750
Pocahontas Va funding & imp 1939 5½s.....	10,589 00	10,000	10,100
Polk Co Fla school 1925 5s.....	14,851 50	15,000	14,550
1935 6s.....	10,968 00	10,000	10,500
1937 5s.....	25,837 50	25,000	24,250
Polk Co Tenn funding 1933-40 6s.....	5,584 20	5,000	5,350
Port Arthur Texas school 1951 6s.....	10,399 00	10,000	9,800
1953 6s.....	10,166 00	10,000	9,600
Port Townsend Wash refund 1931 5½s.....	25,000 00	25,000	25,000
Portsmouth Va water 1948 5½s.....	27,432 50	25,000	26,750
Power Co Idaho Ind highway 1932-38 6s.....	16,538 10	15,000	16,050
Princeton W Va sewer 1944 6s.....	5,000 00	5,000	5,000
Providence Ky light 1923-35 6s.....	16,223 50	15,000	15,480
Pulaski Co Va school 1945 5½s.....	14,387 10	13,000	13,290
Pulaski Va water 1939 5s.....	15,918 00	15,000	14,850
Purcell Okla water 1937 5s.....	10,000 00	10,000	9,900
Putnam Co Fla courthouse bldg & hwy 1949 5s.....	10,626 00	10,000	9,800
Quapaw Twp Okla road 1941 6s.....	11,064 00	10,000	10,900
Quebec Prov of Canada 1925 6s.....	24,140 75	25,000	24,750
Radford Va school 1940 5s.....	15,374 00	15,000	15,000
Ravenswood W Va sewer 1925 6s.....	9,257 40	9,000	9,090
water 1935 6s.....	15,104 60	14,000	14,280
Raymond Wash water 1935 6s.....	16,029 00	15,000	15,900
Rebecca Ga school 1937-44 5s.....	8,308 30	8,000	8,000
Redford Mich judgment 1947 5s.....	5,135 50	5,000	5,100
water 1944 5s.....	10,564 00	10,000	10,200
Redmond Oregon water 1930-31 7s.....	5,380 80	5,000	5,200
Red Oak Texas Ind school 1921-43 5s.....	11,772 45	11,500	11,270
Red River & Boyou Des Glazies La drain & lev 1954 5s	26,407 50	25,000	24,500
Red Springs N C school 1943 6s.....	16,354 50	15,000	15,900
Reno Nevada school 1923 5s.....	4,026 40	4,000	4,000
street 1934 5s.....	7,271 60	7,000	7,000
sewer 1934 5s.....	7,271 60	7,000	7,000
Rhea Co Tenn road 1935 5s.....	25,250 00	25,000	24,000
Richland Co Mont school 1940 6s.....	26,462 50	25,000	26,750
Richwood Ohio rfdg 1924-44 6s.....	22,889 70	21,000	21,390
River Rouge Mich water 1938 5s.....	8,772 00	8,000	8,080
Robertson Co Texas road 1954 6s.....	5,014 00	5,000	4,900
1958 5s.....	9,976 00	10,000	9,800
1968 5s.....	25,295 00	25,000	24,500
Rochelle Ga light 1943 5s.....	6,000 00	6,000	5,820
water 1933-43 5s.....	9,000 00	9,000	8,820
Rockingham Co N C county home 1922-24 6s.....	15,209 50	15,000	15,200
bridge 1925-26 6s.....	10,296 50	10,000	10,250
1945-48 6s.....	28,109 40	25,000	27,320
Rocky River Ohio school 1947-50 5s.....	8,242 60	8,000	8,000
Ronceverte W Va street sewer & water 1941 6s.....	5,766 00	5,000	5,300
St Clair Mich ref water 1929 4½s.....	7,189 00	7,000	6,790
St Francis Lev Dist Ark rfdg 1959 5s.....	9,861 00	10,000	9,600
St Francis Co Ark levee dist 1947 6s.....	16,638 00	15,000	15,750
St Joseph Mich viaduct 1927 4½s.....	4,488 30	4,500	4,465
St Louis Co Fla highway 1943-50 6s.....	27,377 20	25,000	27,190
St Petersburg Fla imp 1940 6s.....	28,442 50	25,000	26,500
school 1947 5s.....	20,000 00	20,000	19,200
Salem N C water 1936 5s.....	11,327 80	11,000	10,670
Sallineville Ohio light 1930-35 6s.....	10,718 00	10,000	10,700
Sallsbury N C imp 1960 6s.....	10,722 00	10,000	9,200
Sallsaw Okla water 1937 6s.....	27,155 00	25,000	26,250
Salmon Idaho water 1932 6s.....	15,144 00	15,000	15,150
Saluda Twp N C road 1938 6s.....	6,537 60	6,000	6,360
San Angelo Texas school 1948 5s.....	10,237 00	10,000	9,800

San Antonio Texas ind school 1932 5s.....	25,452 50	35,000	24,500
Sandpoint Idaho funding 1932 5½s.....	25,097 50	25,000	26,000
San Diego Cal imp & water ext 1947-54 4½s.....	23,815 82	25,000	23,500
Sandusky Mich light 1940 6s.....	10,634 00	10,000	10,500
Santa Barbara Cal water mission tunnel 1928-31 5s....	11,183 30	11,000	11,110
Sapulpa Okla water 1929 6s.....	10,687 00	10,000	10,300
Sapulpa Twp Okla road 1941 6s.....	5,543 50	5,000	5,300
Sarasota Fla munic pier 1946 5s.....	18,655 20	18,000	17,100
Saskatchewan Prov of Canada 1925 6s.....	9,573 00	10,000	9,800
Saskatchewan Canada 1931 6s.....	24,615 00	25,000	22,500
Sault Ste Marie Ont Canada culvert & fire hall 1938 6s. sewer 1946 5½s.....	10,611 00 10,346 00	10,000 10,000	9,600 8,800
Schleicher Co Texas road 1946-48 5½s.....	14,135 53	14,000	12,580
Schuyler Co Ill Big Lake drain & levee dist 1921-25 6s.	20,437 00	20,000	20,285
Scott Co Mo levee 1921-30 5s.....	11,454 30	11,000	11,300
Scott Co Va road 1928-51 6s.....	17,050 00	15,000	16,140
Scottsbluff Nebr water 1923 6s.....	10,000 00	10,000	10,000
Scottsville Ky school 1950 6s.....	19,444 25	17,500	18,725
Scurry Co Texas bridge & road 1954 5s.....	19,000 00	19,000	17,860
Seattle Port of Wash east waterway imp 1948 4½s..... central water front 1952 4½s.....	4,633 00 9,216 00	5,000 10,000	4,650 9,200
Sequin Texas street 1950 4½s.....	2,000 00	2,000	1,780
Selma Ala water 1927 6s.....	10,090 00	10,000	9,900
Seminole Co Okla funding 1935 6s.....	16,497 00	15,000	16,200
1932 6s.....	10,828 00	10,000	10,600
Sevier Co Tenn road 1932 5s.....	10,072 00	10,000	9,900
Sevier Co Utah school 1933 5s.....	10,227 00	10,000	10,100
Shadyside Ohio water 1939-39 5s.....	5,000 00	5,000	5,000
Shannon Twp Okla bridge & road 1942 6s.....	26,370 00	25,000	26,500
Shawnee Okla funding bd of education 1938 5½s.....	26,307 50	25,000	25,250
Shelby N C sewer & water 1938 5s.....	26,195 00	26,000	24,250
Simpson Co Miss road 1941-44 6s.....	22,474 50	20,000	20,000
Simpson Twp Okla road & bridge 1944 6s.....	28,395 00	25,000	26,700
Skiatook Okla water 1942 6s.....	22,583 00	20,000	21,200
Smith Co Miss road 1924-32 6s.....	15,864 75	15,000	15,495
Snow Hill N C school 1940 6s.....	16,080 50	15,000	15,900
South Boston Va rfdg 1942 5½s.....	26,615 00	25,000	25,760
South Jacksonville Fla imp 1943 5s.....	10,000 00	10,000	10,000
South Pasadena Cal sewer 1942-48 5s.....	20,563 30	20,000	20,000
Springfield Ore imp 1930 6s.....	16,077 00	15,000	15,450
Springfield Tenn light & water 1924 5s.....	3,033 50	8,000	7,390
Stamford Texas ind school 1952 5s.....	26,802 50	25,000	24,000
Stanly Co N C rfdg 1936-37 5s.....	10,217 00	10,000	10,000
Starke Fla paving & sewer 1946 6s.....	24,780 80	22,000	22,540
Statesville N C funding 1928 5s.....	20,573 00	20,000	20,000
Stephens Co Texas road 1948-49 5½s.....	25,717 50	25,000	25,000
Stillwater Okla sewer 1941 6s.....	11,255 00	10,000	10,600
Summers Co W Va road & bridge 1947 5s.....	10,389 30	10,000	10,000
Summit S D water 1925 6s.....	8,212 50	8,000	8,160
Sumner Miss school 1937 6s.....	5,402 50	5,000	5,250
Sumter Co Ala road 1935 5s.....	27,100 00	25,000	24,250
Superior Nebr school 1927 6s.....	17,000 00	17,000	16,320
Suwanee Co Fla special tax school Live Oak 1944 5s..	20,554 00	20,000	19,400
Sycamore Ohio school 1920-29 5½s.....	17,131 82	16,500	16,600
Tallhina Twp Okla road 1942 6s.....	11,152 00	10,000	10,600
Tallahassee Fla street 1945 5s.....	15,000 00	15,000	15,000
Tallahatchie Co Miss road 1940-44 6s.....	22,606 30	20,000	21,280
Tampa Fla bridge 1961 6s.....	21,537 90	21,000	20,160
Tangipahoa Parish La road 1940-41 5s.....	10,261 40	10,000	9,700
Tarrant Co Texas road & bridge 1952 5s.....	25,000 00	25,000	25,000
Taylor Co Texas courthouse 1953 5s.....	10,000 00	10,000	9,800
road 1950 5s.....	20,534 00	20,000	19,600
Taylor Texas street 1948 5s.....	20,474 00	20,000	19,200
Tazewell Co Ill Spring Lake levee & drain 1926-28 6s..	26,223 70	26,000	26,325
Tazewell Co Va road & bridge 1941-43 5s.....	10,339 80	10,000	10,000
Thomasville N C street & funding 1923-26 6s.....	12,232 00	12,000	12,240
Three Rivers Que Can deb 1944 5s.....	9,365 00	10,000	7,700
Thurston Co Nebr school 1949 5½s.....	25,912 50	25,000	27,000
Tiger Twp Okla road 1941 6s.....	17,236 00	15,000	16,250
Timmonsville S C water 1950 5s.....	10,089 00	10,000	9,400
Titus Co Texas road 1926-48 5s.....	25,960 50	26,000	23,850
Toronto Ont harbor 1953 4½s.....	22,780 00	26,000	18,750
Triadelphia W Va school 1949 5s.....	15,000 00	15,000	15,000
Trinity Texas bridge 1956 6s.....	2,120 28	2,299	2,299
water 1956 6s.....	2,120 28	2,299	2,299
Troy N C school 1943 6s.....	27,430 00	25,000	25,750
Tryon Twp N C road 1923 6s.....	9,806 40	9,000	9,540
Tryon N C school 1924 6s.....	7,063 60	7,000	7,350
Tuckahoe N Y village hall 1926-28 4.30s.....	19,335 25	19,500	18,525
Tupelo Miss ref electric light 1921-26 5s.....	13,723 52	13,500	12,200
paving 1923 5s.....	20,424 00	20,000	19,000



	Book and amortized value	Par value	Market value
Twin Falls Idaho sewer 1926 6s.....	11,000 00	11,000	11,000
water 1928 6s.....	25,717 50	25,000	26,000
Twin Falls Co Idaho Piler highway 1935-37 6s.....	21,821 20	20,000	21,320
Tyler Texas funding 1928 6s.....	20,069 70	19,000	19,570
Union Co Miss road 1935-41 6s.....	23,001 00	25,000	27,250
Union Co N C Waxhaw school 1929 6s.....	21,224 00	20,000	21,200
United States 2d Lib conv 1942 4½s.....	150,100 00	150,100	150,100
3d Lib 1928 4½s.....	101,000 00	101,000	101,000
4th Lib 1928 4½s.....	126,200 00	124,200	126,200
Upshur Co Texas road 1926 6s.....	10,416 00	10,000	9,600
Valley Springs-Skyland spec tax school N C 1929 6s...	10,867 00	10,000	10,400
Valleystown Twp N C railroad 1948 5½s.....	15,994 50	15,000	15,000
road 1941 6s.....	11,223 00	10,000	10,000
Van Buren Twp Ohio high school 1930-37 5s.....	10,265 30	10,000	10,265
Vance Co N C Henderson school 1942 5s.....	15,451 00	15,000	14,550
Veblen S D school funding 1928-35 5½s.....	15,542 65	15,000	15,200
Victoria Co Texas road 1922 5s.....	15,481 50	15,000	14,400
1954 5s.....	12,000 00	12,000	12,400
Vidalia Ga imp 1943 5s.....	20,000 00	20,000	20,000
Vienna Ga school 1932-41 6s.....	21,895 60	20,000	21,000
Virginia Minn light & water 1924-26 5s.....	10,093 80	10,000	10,000
Waco Texas school & water 1924 5s.....	23,139 80	24,000	25,430
Wadeboro N C light & water 1925 5s.....	8,144 80	8,000	7,920
Wagoner Co Okla funding 1923 6s.....	10,338 00	10,000	10,000
Walsenburg Colo water 1929 5½s.....	10,000 00	10,000	10,100
Walter Okla school 1923 6s.....	12,958 10	12,000	12,200
Walterboro S C water 1924 5s.....	18,000 00	18,000	18,200
Warren Ohio gen imp 1930-31 4½s.....	2,233 25	2,000	2,210
Washington Co Miss road & bridge 1923 5s.....	26,870 00	25,000	24,000
Washington Co Miss Arcola school 1924-26 5½s.....	18,578 80	18,000	17,400
Washington Co Miss Riversdale school 1924-33 5½s.....	15,448 70	15,000	15,130
Waterford Twp Ohio school 1923-28 5s.....	10,254 20	10,000	10,000
Water Valley Miss school 1927 5s.....	10,129 00	10,000	9,700
Waurika Okla funding 1927 6s.....	10,523 00	10,000	10,500
Watauga Co N C road 1925-28 6s.....	26,901 00	25,000	24,800
Waxahachie Texas water 1925-44 5s.....	10,236 65	10,000	9,700
Wayne Co Miss agri high school 1922 5s.....	2,500 00	2,500	2,450
Wayne Nebr school 1923 6s.....	17,317 70	17,000	17,000
Wayne Twp Okla road 1944 6s.....	17,087 00	15,000	16,050
Waynesville N O school 1942 6s.....	10,263 00	10,000	9,500
water 1939 5s.....	10,269 00	10,000	9,000
Waynoka Okla city hall & jail 1936-41 6s.....	15,809 00	14,000	14,700
Waynoka Twp Okla road 1942 6s.....	26,670 00	25,000	26,500
Welsch Idaho water 1932 5½s.....	10,048 00	10,000	10,000
Weldon N C funding 1927 6s.....	25,632 50	25,000	25,750
street 1923-31 6s.....	5,169 70	5,000	5,100
Weleetka Okla sewer 1940 6s.....	18,793 50	17,000	18,000
Wellston Twp Okla road 1932-42 6s.....	12,086 40	11,000	11,540
Wenatchee Wash funding 1923 5s.....	9,500 00	9,500	9,310
West Bloomfield Twp Mich school 1935 6s.....	5,368 50	5,000	5,250
West Branch Mich water 1929 5s.....	10,744 00	10,000	10,100
West Monroe La rdg & imp 1933-49 5s.....	25,063 65	22,500	22,425
West Park Ohio fire 1946 5s.....	12,472 20	12,000	12,260
storm sewer 1946 5s.....	6,213 40	6,000	6,120
Wetumka Okla light & water 1941 6s.....	22,784 00	20,000	21,200
Wetzel Co W Va road 1943 6s.....	25,422 50	25,000	25,500
Wilkes Co N C bridge 1938 6s.....	24,499 20	22,000	22,900
highway 1943-44 4½s.....	15,315 00	15,000	14,100
Williamson Co Texas road 1921 5s.....	10,000 00	10,000	9,700
Williamson W Va ind school 1924-28 5½s.....	5,482 92	5,000	5,200
Williamston N C light & water 1933-39 6s.....	22,202 15	25,000	24,925
sewer & street 1922-29 6s.....	26,225 25	25,000	26,300
Wilson Twp N C road 1928 5s.....	26,170 00	25,000	24,750
Wilson Twp Okla road 1941 6s.....	7,215 75	6,500	6,500
Winnipeg Man rdg 1926 5s.....	14,889 00	15,000	14,100
Winton N C school 1940 6s.....	29,226 00	25,000	26,750
Wise Co Va road 1943 5s.....	20,454 00	20,000	19,900
Lipps school 1943 5½s.....	6,201 50	5,000	5,150
Wise Va school 1939 5s.....	2,000 00	2,000	2,000
Wise Co Va Richmond mag road 1945-48 6s.....	20,084 80	20,000	21,750
Wolfe Co Ky funding courthouse jail & road 1928-31 5½s.....	9,338 20	9,000	9,100
Wood Co W Va road 1939 5s.....	15,371 50	15,000	15,000
1944 5s.....	25,000 00	25,000	25,000
Wood & Jackson Co's Wis Remington drain 1926-29 6s..	10,407 00	10,000	10,100
Woodward Okla sewer 1935 6s.....	15,726 00	15,000	15,750
Wray Twp Okla road 1942 6s.....	26,870 00	25,000	26,500
Wyoming Co W Va road 1945 5s.....	10,000 00	10,000	10,000
Wytheville Va rdg 1940-45 6s.....	11,183 50	10,000	10,950

Yale Okla sewer 1942 6s.....	11,363 00	10,000	10,600
Yankton S D ind school 1920-20 5s.....	10,312 00	10,000	10,000
Yazoo Co Miss road 1927 6s.....	16,638 00	15,000	16,050
Yoakum Texas street 1954 5s.....	20,000 00	20,000	19,200
Avoyelles Parish La road 1946-49 5s.....	24,463 00	25,000	24,060
Berkeley Co S C highway 1925-26 6s.....	10,000 00	10,000	10,000
Billings Mont water 1924 5s.....	4,953 00	5,000	5,000
Burleson Co Texas imp 1949 5s.....	4,817 50	5,000	4,650
Butler Twp Ohio school 1948 6s.....	5,463 00	5,000	5,650
Canada Dom of Victory loan 1924 5 1/2s.....	14,062 00	15,000	15,000
Charleston Miss imp 1920-25 6s.....	15,311 00	15,000	15,650
Dorchester Co S C highway 1929 6s.....	10,222 00	10,000	10,100
Fergus Co Mont spec relief funding 1924 6 1/2s.....	37,266 40	37,000	37,740
Gastonia N C sewer light & water 1926 6s.....	10,065 40	10,000	10,100
Gettysburg Ohio school 1946-47 6s.....	18,534 50	17,000	18,530
Grove Twp N C road 1949 6s.....	26,237 50	25,000	26,250
Hill Co Mont road 1940 5 1/2s.....	18,375 40	20,000	20,000
Montgomery Ala street 1920 6s.....	10,000 00	10,000	10,000
Myrick Twp Okla road & bridge 1920-24 6s.....	10,512 20	10,000	10,500
Niles Ohio water 1922-23 6s.....	21,782 00	20,000	21,800
Pender Co N C road & bridge 1929-28 6s.....	22,153 50	20,000	21,050
Pleasant Ridge Mich water 1950 6s.....	51,460 80	48,000	51,360
Richmond Va school 1921-45 6s.....	20,000 00	20,000	20,000
Shaker Heights Ohio school 1925-27 6s.....	27,619 20	25,000	27,500
Shelby Co Texas road 1943-49 5s.....	37,960 90	30,000	37,900
Sumter S C light 1925 6s.....	5,363 50	5,000	5,300
Troy Ohio light 1923-44 6s.....	21,391 00	20,000	21,200
Veblen S D school funding 1926-40 5 1/2s.....	10,489 26	10,000	10,300
Victoria Co Texas road 1923 5s.....	4,773 00	5,000	4,800
Wadesborough N C imp 1922-41 6s.....	15,483 90	17,000	17,000
Wytheville Va rfdg 1950 6s.....	5,677 50	5,000	5,700
<b>Totals .....</b>	<b>\$12,050,363 00</b>	<b>\$12,457,000</b>	<b>\$12,520,444</b>

## SUPREME FOREST WOODMEN'S CIRCLE

14TH AND FARNAM STREETS, OMAHA, NEB.

[Commenced business 1895]

MARY E. LA ROCCA, President

DORA A. TALLEY, Secretary

Attorney for service of process in the State of New York, SUPERINTENDENT OF  
INSURANCE, Albany, N. Y.

### INCOME

Assessments or premiums during first twelve months of membership, of which all or an extra percentage is used for expense.....	\$959,507 24	
All other assessments or premiums.....	2,094,073 25	
Dues and per capita tax.....	5,626 50	
Certificate fees .....	10,394 25	
Subscriptions to official organ.....	93,291 85	
<b>Total .....</b>	<b>\$3,162,893 09</b>	
Deduct payments returned to applicants and members .....	12,593 11	
<b>Net amount received from members.....</b>	<b>\$3,150,299 98</b>	
Interest on:		
Mortgage loans .....	\$2,500 00	
Bonds .....	385,384 51	
Deposits .....	7,922 63	
Other sources .....	2,411 88	
	<u>398,219 02</u>	
Sale of lodge supplies.....		4,853 78
Surety bonds .....		5,090 65
Payments on liens.....		115 00
Canceled warrants .....		579 76
Advertising .....		17,839 17
Sale of premiums .....		517 71
Sale of patterns.....		223 66
Gross profit on sale or maturity of ledger assets: Bonds.....		746 40
Gross increase, by adjustment, in book value of ledger assets:		
Bonds .....		770 54
<b>Total Income .....</b>	<b>\$3,579,255 67</b>	
<b>Ledger Assets December 31, 1919 .....</b>	<b>7,812,326 47</b>	
<b>Total .....</b>	<b>\$11,391,582 14</b>	

### DISBURSEMENTS

Death claims .....	\$1,385,661 86	
Old age benefits.....	15,236 81	
Monuments .....	135,065 75	
Funeral benefits .....	29,240 00	
<b>Total benefits paid.....</b>	<b>\$1,565,204 42</b>	
Commissions and fees to deputies and organizers.....	132,845 65	
Salaries of deputies and organizers.....	50,914 75	
Salaries and other compensation of officers and trustees.....	21,300 00	

Salaries and other compensation of committees.....	2,800 00
Salaries of office employees.....	159,764 05
Medical examiners' fees and salaries.....	5,000 95
Traveling and other expenses of officers, trustees and committees .....	6,863 33
Insurance department fees.....	7,229 33
Rent .....	13,444 80
Advertising, printing and stationery.....	52,972 29
Postage, express, telegraph and telephone.....	15,063 22
Lodge supplies .....	10,448 51
Official publication .....	66,353 48
Expense of supreme lodge meeting.....	206 00
Legal expenses .....	7,120 67
Furniture and fixtures.....	5,078 77
Executive council meetings.....	8,649 09
Annual receipt card cases.....	8,422 35
Office expenses .....	4,639 03
Surety bonds .....	4,766 01
Miscellaneous .....	2,649 65
Borrowed money repaid (gross).....	115,000 00
Interest on borrowed money.....	2,619 91
Gross decrease, by adjustment, in book value of ledger assets:	
Bonds .....	12,275 93

**Total Disbursements** ..... \$2,281,632 19

**Balance** ..... \$9,109,949 95

**LEDGER ASSETS**

Mortgage loans .....	\$50,000 00
Amortized value of bonds.....	8,612,571 58
Cash in association's office .....	17,790 06
Deposits in trust companies and banks on interest.....	428,760 31
War savings stamps.....	828 00
<b>Total</b> .....	<u><u>\$9,109,949 95</u></u>

**NON-LEDGER ASSETS**

<b>Interest due and accrued:</b>	
Mortgages .....	\$1,666 66
Bonds .....	155,534 01
Other assets .....	436 80
<b>Total</b> .....	157,637 47
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	250,000 00
Furniture and fixtures, supplies, printed matter, etc., inventories .....	58,036 15
<b>Gross Assets</b> .....	<u><u>\$9,575,623 57</u></u>

**DEDUCT ASSETS NOT ADMITTED**

Furniture, fixtures, supplies, printed matter, etc., inventories.....	58,036 15
<b>Total Admitted Assets</b> .....	<u><u>\$9,517,587 42</u></u>

**LIABILITIES**

<b>Policy or certificate claims:</b>	
Due and unpaid.....	\$19,825 75
Resisted .....	2,500 00
Reported, not yet adjusted.....	279,470 34
Incurred in 1920, not reported until 1921...	8,900 00

Old age and other benefits due and unpaid, including present value of such benefits payable in instalments.....	60,879 09
<b>Total unpaid claims.....</b>	<b>\$371,575 18</b>
Salaries, rents, expenses, commissions, etc., due or accrued....	31,196 63
Advance assessments.....	15,613 49
Protested remittances in process of adjustment.....	437 91
<b>Total.....</b>	<b>\$418,823 41</b>

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Expense	Total
Balance December 31, 1919.....	\$209,808 78	\$7,603,279 01	—\$761 32	\$7,812,326 47
<i>Income:</i>				
Assessments during first twelve months of membership of which all or an extra per cent is used for expense.....	345,700 00		613,807 24	959,507 24
Other assessments.....	1,845,068 41		5,636 50	2,081,480 14
Dues and per capita tax.....			5,636 50	5,636 50
Other payments by members.....			103,686 10	103,686 10
Interest and dividends.....	397,209 66		1,009 36	398,219 62
Other income.....	1,196 41	770 54	28,769 72	30,736 67
<b>Totals.....</b>	<b>\$2,796,983 26</b>	<b>\$7,604,049 55</b>	<b>\$968,549 33</b>	<b>\$11,391,582 14</b>
<i>Disbursements:</i>				
Death claims.....	\$1,385,661 86			\$1,385,661 86
Other benefits.....	179,542 56			179,542 56
Commissions to deputies and organizers.....			\$182,845 65	182,845 65
Salaries, other compensation and traveling expense of officers and employees.....			246,643 08	246,643 08
Insurance department fees.....			7,239 33	7,239 33
Rent.....			13,444 80	13,444 80
Advertising, printing, supplies, postage, tele- graph, telephone.....			78,494 02	78,494 02
Official publication.....			66,353 48	66,353 48
Supreme lodge meeting.....			206 00	206 00
Legal expenses.....			7,120 67	7,120 67
Other disbursements.....		\$12,275 93	151,824 81	164,100 74
<b>Totals.....</b>	<b>\$1,565,204 42</b>	<b>\$12,275 93</b>	<b>\$704,151 84</b>	<b>\$2,281,632 19</b>
Balance before transfers.....	\$1,233,778 84	\$7,591,773 62	\$284,397 49	\$9,109,949 95
Increase by transfers.....		1,072,797 96		1,072,797 96
Balance.....	\$1,233,778 84	\$8,664,571 58	\$284,397 49	\$10,182,747 91
Decrease by transfers.....	1,072,797 96			1,072,797 96
Balance December 31, 1920.....	\$100,980 88	\$8,664,571 58	\$284,397 49	\$9,109,949 95

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	226,586	\$211,990,700	3,770	\$2,981,000
Written in 1920.....	8,553	8,894,000	222	182,500
Increased in 1920.....		7,039,900		118,900
<b>Totals.....</b>	<b>235,139</b>	<b>\$227,924,600</b>	<b>3,992</b>	<b>\$3,282,400</b>
Deduct terminated, decreased or transferred in 1920....	71,170	65,883,601	1,366	1,149,168
<b>Total certificates in force December 31, 1920....</b>	<b>163,969</b>	<b>\$162,040,999</b>	<b>2,626</b>	<b>\$2,133,232</b>
Terminated by death in 1920.....	1,669	1,493,779	32	23,044
Terminated by lapse in 1920.....	69,501	64,197,400	1,334	1,124,800
Decreased in 1920.....		192,422		1,324

## Received in 1920 from members in New York:

Mortuary .....	\$44,915 84
Expense .....	5,536 84
<b>Total .....</b>	<b>\$50,452 68</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	345	\$401,971	10	\$8,033
Incurred in 1920.....	1,669	1,496,641	32	23,044
<b>Totals .....</b>	<b>2,014</b>	<b>\$1,898,612</b>	<b>42</b>	<b>\$31,977</b>
Paid in 1920.....	1,679	1,549,967	31	23,355
<b>Balance .....</b>	<b>336</b>	<b>\$348,645</b>	<b>11</b>	<b>\$8,622</b>
Saved by compromising or scaling down in 1920.....		23,062		900
Rejected in 1920 .....	42	22,866	3	1,467
Claims unpaid December 31, 1920 .....	293	301,796	8	6,255

## EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1919.....	74	\$47,802
Incurred in 1920.....	51	34,878
Interest addition account of instalment claims.....		1,029
<b>Totals .....</b>	<b>125</b>	<b>\$83,710</b>
Paid in 1920.....	16	15,236
<b>Balance .....</b>	<b>109</b>	<b>\$68,474</b>
Value of future contributions .....		6,695
Died in 1920.....	1	900
Claims unpaid December 31, 1920.....	108	60,879

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$18,198,051
Losses and claims paid from organization of association:	
Death .....	\$12,755,536
Disability .....	24,337

## DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS

State	Market value of deposit
North Carolina .....	\$7,100

## MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Nebraska .....	\$50,000

## BONDS OWNED

	Book and amortized value	Par value	Market value
United States 1st Lib conv 1947 4½s.....	\$15,000 00	\$15,000	\$15,000
2d Lib conv 1942 4½s.....	67,500 00	67,500	67,500
3d Lib 1928 4½s.....	500 00	500	500
4th Lib 1938 4½s.....	30,100 00	30,100	30,100
Addison Ind School Dist Dallas Co Texas school 1956 5s	6,591 64	6,500	6,110
Alamance County N C road 1959 5s.....	27,518 01	25,000	24,500
1969 5s.....	16,075 13	15,000	14,700
Allegheny Co Pa public road & highways 1936 4s.....	41,406 82	40,000	36,800
Allen Parish La school 1921-28 5s.....	54,997 05	56,000	54,915
Amarillo Texas road & bridge 1950 5s.....	15,089 61	15,000	14,400
1960 5s.....	20,119 61	20,000	19,260
Anderson County Tenn road 1927-31 5s.....	26,111 89	25,000	24,750
Arlington Ind Schl Dist Tarran Co Tex schlhse 1957 5s	10,282 19	10,000	9,400
Ashe County N C road 1949 5½s.....	30,411 07	29,000	29,550
1949 5½s.....	22,021 86	21,000	21,420
Avoyelles La road 1936-45 5s.....	42,194 11	43,000	41,710
1939-47 5s.....	20,000 00	20,000	19,390
Bath Morgan Co W Va high school 1937 5s.....	21,339 21	20,000	20,600
Beaumont Texas schoolhouse bldg & repair 1949 5s.....	30,783 08	30,000	28,800
1949 5s.....	49,018 13	38,000	37,440
Beauregard Parish La School Dist No 17 schl 1921-30 5s	86,247 79	90,000	87,960
Belmont N C water 1921-57 5½s.....	18,989 30	18,500	18,500
sewer 1921-57 5½s.....	18,989 30	18,500	18,500
Belton Texas school building 1954 5s.....	39,507 95	38,000	37,240
waterworks 1956 5s.....	41,064 14	40,000	39,200
Ben Hill County Ga validated 1929-33 5s.....	27,011 39	26,000	25,250
Benton Harbor Mich bridge 1938 4½s.....	10,610 29	10,000	9,400
Bessemer graded school Gaston Co N C 1943 5s.....	22,988 23	20,000	20,400
Bexar County Texas special road 1942-49 5s.....	99,012 22	100,000	96,650
Bishop Ind school Nueces Co Texas 1953 5s.....	30,000 00	30,000	28,800
1953 5s.....	30,000 00	30,000	28,800
Bladen Co N C road & bridge 1922-50 5s.....	113,684 24	105,000	105,000
Blaine County Okla school 1935 5s.....	8,641 06	8,000	8,400
Buefield W Va public imp 1943 5s.....	55,872 17	54,000	50,780
street & sewer 1937 5s.....	50,954 26	50,000	47,500
Booneville Miss school 1938 5s.....	26,281 24	25,000	26,500
Boeque Co Texas ind school dist schoolhse 1957 5s.....	16,790 82	16,500	15,510
1957 5s.....	3,466 55	3,500	3,290
Boxman Co N D funding 1931 5s.....	15,808 33	15,000	14,700
Box Butte County Neb courthouse 1933 5s.....	39,986 17	39,000	38,220
1933 5s.....	5,136 21	5,000	4,900
Brasoria Co Texas bridge 1953 5s.....	24,057 54	25,000	23,750
Brevard Co Fla spec tax schl dist No 4 school 1948 5s.....	41,964 07	37,000	39,220
Brooks Co Texas courthouse 1954 5s.....	48,000 00	48,000	47,040
public road 1954 5s.....	18,000 00	18,000	17,640
Brunswick Co Va road 1942-49 5½s.....	40,573 65	38,000	38,780
Buchanan School Dist Haralson Co Ga schl 1926-40 5s.....	15,000 00	15,000	14,190
Butte Co S D funding 1937 5s.....	25,000 00	25,000	25,000
Carbon Ind school dist Eastland Co Texas 1954 5s.....	15,000 00	15,000	14,400
Chelan County Wash school 1921 5s.....	26,023 41	25,000	24,500
Cheraw Township Chesterfield Co S C road 1940 5s.....	25,684 01	25,000	24,250
Chillicothe ind school Hardeman Co Texas rfdg 1956 5s	10,112 12	10,000	9,600
1956 5s.....	6,067 87	6,000	5,760
Clarendon County S C school 1949 5½s.....	12,462 22	11,000	11,000
Clarksdale Miss liquidating & imp 1929 5s.....	51,548 01	50,000	48,500
Clay County N C road 1944 5s.....	31,680 19	29,000	29,580
Cleburne Tex sewer 1955 5s.....	60,763 87	60,000	57,600
Coalhoma County Miss road 1930 4½s.....	15,904 17	16,000	15,200
Collingsworth County Texas special road 1956 5s.....	106,978 95	100,000	98,150
Collidge Ind School Dist Limestone Co Tex bldg 1954 5s	25,000 00	25,000	23,500
Crockett Co Tenn road 1946-56 5½s.....	55,215 49	54,000	54,000
1930-44 5½s.....	36,616 26	36,000	36,000
Crystal Falls Mich school 1930 5s.....	40,904 48	40,000	40,800
Dade Co Fla special tax school dist No 3 1931-38 5s.....	15,439 20	14,000	14,140
Dallam Co Texas school dist No 9 schoolhouse 1957 5s...	8,177 68	8,000	7,680
Davidson Co Tenn bridge 1937 4½s.....	11,055 06	11,000	10,340
Dawson Co Texas courthouse 1955 5s.....	43,447 83	43,000	41,280
fall 1935 5s.....	13,118 67	12,000	11,640
Dewey Okla school 1941 5s.....	31,577 55	30,000	28,200
Dickens Co Texas road 1947 5½s.....	194,561 65	200,000	202,000
Dimmit Co Texas school 1954 5s.....	39,496 41	40,000	38,400
Dinwiddie Co Va road 1940 5s.....	18,578 92	17,000	17,850
Dyersburg Tenn sub to cap stk Bghm & N W R R 1932 5s	50,426 05	50,000	48,500
Eastland Ind schl dist Eastland Co Tex schoolhse 1959 5s	50,597 44	50,000	48,000
Electra Texas sanitary sewer 1921-48 5½s.....	41,641 56	42,000	41,535
Ellis Co Okla school dist 1928 5s.....	4,721 12	4,500	4,635
El Paso Co Texas com school dist 1954 5s.....	10,000 00	10,000	10,160

El Paso Texas com school dist 1964 5s.....	33,841 95	34,000	34,000
waterworks 1960 5s.....	35,606 20	25,000	25,000
funding 1961 5s.....	15,452 46	15,000	15,000
Farmville Pitt Co N C spec tax dist No 3 schl 1929-50 6s	59,723 53	54,000	59,400
Fayetteville N C waterworks ext 1941 5s.....	10,323 26	10,000	9,700
water street & bridge 1929-44 5 1/2s....	26,629 28	25,000	25,000
Forrest Co Miss normal college 1940 5s.....	26,123 11	25,000	24,250
Franklin Co Fla road imp 1932 4 1/4s.....	19,091 74	20,000	19,000
Frederick Okla school dist 1935 5s.....	15,207 63	15,000	14,550
Gainesville Texas waterworks 1951 5s.....	14,008 78	14,000	13,440
1951 5s.....	23,014 08	22,000	22,089
Galveston Co Texas com school dist No 1 1954 5s.....	11,000 00	11,000	11,000
Galveston Texas beach filling 1933-49 5s.....	21,999 22	21,000	21,000
street 1928-48 5s.....	22,724 68	22,000	22,000
funding debt 1936-40 5s.....	6,151 22	6,000	6,000
water main 1939-48 5s.....	16,548 10	16,000	16,000
Garfield Ga school 1938 5 1/2s.....	5,235 29	5,000	5,050
Gering Neb school site & bldg 1940 5s.....	84,324 82	75,000	83,350
school 1938 5s.....	25,842 53	24,500	26,970
Gila Co Ariz school 1939 6s.....	17,706 46	17,000	18,120
1938-39 6s.....	9,274 20	9,000	9,630
1927 5s.....	10,000 00	10,000	9,800
Glove Ariz sewer 1922-43 6s.....	241,296 00	230,000	244,400
Grady Co Okla school 1928 6s.....	15,737 22	15,000	15,600
Grant Parish La school 1923-23 5s.....	12,963 85	13,000	12,875
Gregg Co Texas road 1955 5s.....	48,000 00	48,000	47,040
Greenlee Co Ariz road 1929 6s.....	31,207 57	30,000	31,200
Greenwood Miss street 1938 5s.....	20,441 62	20,000	19,400
Hammer-Kentyre school dist No 12 Dillon Co S C 1937 6s	5,947 14	5,500	5,555
Harriman Tenn funding 1935 5s.....	45,637 61	45,000	44,550
Harris Co Texas Brunner ind school dist 1964 5s.....	15,696 48	16,000	15,260
school 1954 5s.....	11,549 16	12,000	11,520
com school 1955 5s.....	36,116 76	35,000	33,600
1954 5s.....	990 39	1,000	980
school 1951 5s.....	19,600 49	19,000	18,240
1951 5s.....	1,031 56	1,000	960
1954 5s.....	18,641 58	19,000	18,240
1957 5s.....	37,524 56	37,000	36,520
Hawkins Co Tenn road 1964-76 5s.....	20,485 77	20,000	19,200
Hemphill Co Texas Canadian river bridge 1955 5s.....	46,000 00	46,000	44,160
Hillsborough Co Fla road 1942 5s.....	41,281 71	40,000	37,600
Holdenville Okla school bldg 1929 5s.....	24,296 86	24,000	23,520
Houston Texas sanitary sewer 1933 4 1/4s.....	25,524 29	25,000	22,500
drainage 1951 4 1/4s.....	25,412 05	25,000	24,000
drainage 1953 4 1/4s.....	25,822 04	25,000	24,000
Hugo Okla school bldg 1929 5 1/2s.....	37,005 41	35,000	35,000
Iowa Park ind school dist Wichita Co Texas 1956 5s.....	18,214 72	18,000	15,260
Jackson Miss waterworks 1929 5s.....	30,595 03	30,000	29,400
Jackson Co Miss bridge 1924-41 5s.....	26,685 24	26,000	23,950
Jackson Co N O road & bridge 1947-50 6s.....	54,703 42	50,000	54,500
1941-47 6s.....	106,578 00	100,000	108,000
Jasper Co Texas road 1943-47 5s.....	17,978 68	19,000	18,620
Jefferson Davis Parish La schl dist 1921-45 5s.....	50,000 00	50,000	50,000
1921-45 5s.....	50,000 00	50,000	50,000
Josephine Texas ind school 1964 5s.....	11,000 00	11,000	10,560
Kingsville Texas waterworks 1922-21 5s.....	20,920 25	20,500	20,110
Kieberg Co Texas courthouse & jail 1954 5s.....	40,176 81	40,000	38,400
1954 5s.....	29,427 43	20,000	26,800
Kountze Hardin Co Texas corp school 1956 5s.....	14,194 27	14,000	13,440
Lake County Fla road 1934 6s.....	32,247 41	30,000	31,500
Lake Co Tenn rfdg 1940 5s.....	15,422 53	15,000	14,400
Lakeland City Fla st sidewalk sewer & p bldg 1943-56 5s	47,323 18	48,000	45,200
Laredo Texas schoolhouse 1956 5s.....	81,728 91	80,000	79,400
storm sewer 1954 5s.....	21,632 71	21,000	20,160
bridge 1955 5s.....	15,473 00	15,000	14,400
Java Plaza imp 1954 5s.....	8,241 03	8,000	7,680
Lauderdale Co Tenn highway 1940 6s.....	28,184 56	27,000	25,820
Laurel Miss school street & sewer 1938 5s.....	11,604 49	11,000	10,670
Lawton Okla school rfdg 1928 5s.....	22,025 61	21,000	20,070
school 1929 5s.....	15,295 95	15,000	14,700
Lee Co N C road 1932 5s.....	21,340 96	20,000	22,400
1932 5s.....	7,313 11	7,500	7,250
Live Oak Suwanee Co Fla special tax school 1944 5s....	9,696 21	9,500	9,215
Liano Co Texas bridge 1961 4s.....	14,271 84	17,000	14,220
Louisiana Pike Co Mo school dist 1923 5s.....	17,597 06	17,000	17,170
Lubbock Texas electric light & power 1958 6s.....	36,547 74	35,000	37,450
Lynn Co Texas courthouse & jail 1956 5s.....	60,819 83	60,000	58,800
McKinney Texas school 1954 5s.....	30,958 83	50,000	48,000
McKinney Texas school 1957 5s.....	25,561 58	25,000	24,000
Macon special tax school dist Warren Co N C 1935 6s..	10,584 92	10,000	10,500
Manatee Co Fla road 1939 5s.....	30,198 79	77,000	73,920
funding 1935 6s.....	33,012 76	35,000	37,100



	Book and amortized value	Par value	Market value
Maricopa Co Ariz school 1933 5s.....	11,000 00	11,000	10,780
1937 5s.....	10,808 23	11,000	10,670
1933 5s.....	8,179 79	8,000	7,840
1936 6s.....	13,641 21	12,000	12,600
1932 5s.....	10,219 54	10,000	9,800
1933 5s.....	17,397 13	17,000	16,680
Marshfield Oregon funding 1929 5s.....	20,049 68	20,000	20,710
Maxwell Story Co Iowa ind school 1936 5s.....	12,527 83	12,000	12,120
Memphis Tenn water 1933 4s.....	25,000 00	25,000	24,000
Mercedes Hidalgo Co Texas ind school 1955 5s.....	10,000 00	10,000	9,600
Miami Dade Co Fla special tax school 1937 6s.....	22,463 19	20,000	22,100
Mineral Wells Texas sewer 1950 5s.....	8,083 66	8,000	7,880
1956 5s.....	22,958 11	22,000	22,080
street 1955 5s.....	5,196 70	5,000	4,880
high school 1955 5s.....	8,117 94	8,000	7,880
Morgan City La waterworks & sewer 1922-52 5s.....	78,407 41	75,500	73,240
Morristown Tenn Imp 1936 5s.....	32,066 43	32,200	32,200
Motley Co Texas bridge repair 1936 6s.....	4,791 16	4,500	4,590
Mulberry Fla special tax school 1935 5s.....	14,927 50	15,000	14,550
Nashville Tenn sewer 1940 4½s.....	25,591 92	25,000	23,500
Navajo Co Ariz road 1957 5s.....	34,963 53	35,000	35,000
Norfolk Neb paving 1938 6s.....	30,123 03	30,000	30,000
Norwood N C graded school bldg 1943 6s.....	16,580 42	15,000	16,200
Nueces Co Texas special road series B 1952-59 5½s.....	172,739 11	160,000	160,000
1943-58 5½s.....	127,523 64	120,000	120,000
1946-59 5½s.....	118,521 33	112,000	112,000
1955 5½s.....	7,223 55	7,000	7,000
Oakville Live Oak Co Texas ind school dist 1935 5s.....	7,000 00	7,000	6,790
Ogleby Texas ind school dist 1956 5s.....	8,355 81	8,000	7,690
Orange Co Texas school 1955 5s.....	8,678 16	8,500	8,180
Palm Beach Co Fla special tax school 1924 6s.....	26,850 73	25,000	26,500
Pascagoula Miss sanitary & strn sew & st pvg 1922-36 6s.....	119,041 13	111,000	115,830
Pender Co N C road & bridge 1930-40 5s.....	42,523 34	40,000	42,000
1933-40 5s.....	22,294 74	20,000	21,200
Perry Co Miss public highway 1938-42 5s.....	52,093 50	50,000	48,600
Perry Okla school 1931 6s.....	20,318 80	20,000	19,400
Pima Co Ariz school 1934 5½s.....	45,690 14	43,000	42,360
borderland highway 1938 6s.....	12,580 74	12,000	12,470
Casa Grande highway 1938 6s.....	38,190 65	36,000	37,780
Mt Lemmon road 1933 6s.....	25,640 89	24,000	25,260
Ajo Gunsight highway 1938 6s.....	38,214 64	36,000	37,780
Pinal Co Ariz road & bridge 1935 5s.....	75,000 00	75,000	74,250
road 1942-44 5½s.....	101,242 98	98,000	102,980
Pitt Co N C bridge 1938 5s.....	42,518 50	40,000	38,800
Plymouth Wash Co N C graded school 1950 6s.....	22,215 73	20,000	20,750
1950 6s.....	7,505 65	7,000	7,490
Polk Co Fla special tax school 1937 6s.....	10,812 98	10,000	10,600
Polk Co N C highway 1943 5½s.....	108,952 04	100,000	102,000
Pontotoc Co Miss new roads 1940 6s.....	20,877 22	20,000	19,400
courthouse 1936 5½s.....	80,965 25	78,000	77,250
Port Arthur Texas drainage series No 1 1951-56 5s.....	9,500 00	9,500	9,120
park series No 1 1953-55 5s.....	1,000 00	1,000	980
abattoir 1951-56 5s.....	2,500 00	2,500	2,400
street 1925-55 5s.....	16,500 00	16,500	16,015
Putnam Co Fla courthouse bridge & road 1921-54 5s.....	94,818 83	90,000	88,600
Richmond Va school 1936-49 6s.....	24,493 59	22,000	24,420
Robertson Co Tenn road 1942 4½s.....	15,000 00	15,000	13,900
Robeson Co N C courthouse 1937 5½s.....	27,457 20	25,000	25,250
Rosedale cons schl dist Bolivar Co Miss schl 1921-45 6s.....	99,120 64	100,000	99,000
Roxabel g schl d No 1 Bertie Co N C schlse 1921-34 5½s.....	9,108 20	9,000	8,000
Russell Co Va road 1923-33 5s.....	31,795 64	30,000	30,000
road & bridge 1929-39 6s.....	73,223 75	70,000	70,000
Rutherford Co Tenn road 1950 6s.....	230,448 60	200,000	218,000
San Angelo Texas street & bridge 1952 5s.....	14,930 55	15,000	14,700
San Diego Cal sewer ext 1930-41 4½s.....	25,156 34	24,500	23,765
Santa Cruz Co Ariz funding 1929-44 5½s.....	90,213 26	88,000	89,110
Sapulpa Okla school rdg 1929 5s.....	10,141 99	10,000	9,700
Schoolcraft & Torch Lake Frac schl dist No 1 Houghton Co Mich 1931 4½s.....	25,000 00	25,000	24,500
Scurry Co Texas fall 1941 5s.....	16,000 12	16,000	15,040
Seminole Co Fla special tax school 1950 5½s.....	25,549 30	25,000	26,000
Seminole Co Okla funding 1938 6s.....	23,908 99	21,000	22,470
Serier Co Tenn railroad aid 1920 5s.....	51,544 82	50,000	49,500
1930 5s.....	25,782 40	25,000	24,750
South Park ind schl d schlse Jefferson Co Tex 1955 5s.....	50,508 30	50,000	48,000
Jefferson Co Texas 1932-41 5s.....	10,286 01	10,000	9,780
Spencer Roane Co W Va ind schl dist 1945 5s.....	15,000 00	15,000	15,000
St Lucie Co Fla special tax schl dist No 11 1928-48 6s.....	26,210 55	25,000	26,650

Sunflower Co Miss bridge 1922 5s.....	28,363 58	25,000	24,500
Sweetwater Tex street 1961 5s.....	15,298 97	15,000	14,400
Tanners' Creek Magistl dist No 6 Norfolk Co Va 1930 5s	21,124 79	20,000	22,700
Texarkana Tex street 1926-27 6s.....	19,758 10	20,000	19,600
Texico Curry Co N Mex building 1947 6s.....	17,963 55	17,500	18,375
Transylvania Co N C railroad aid 1925 6s.....	11,327 95	11,000	11,220
Vance Co N C road 1923 5s.....	50,523 12	50,000	49,000
1963 5s.....	51,013 81	50,000	48,000
Vernon Parish La school 1923-25 5s.....	17,091 71	17,000	16,770
1923-25 5s.....	16,374 53	16,000	15,795
Waco Tex school bldg and site 1924 5s.....	42,078 52	40,000	39,300
Wagoner Co Okla bridge 1927 5s.....	77,875 88	75,000	72,750
Warren Co Tenn road 1923-44 4s.....	24,249 07	26,000	23,320
1924 4s.....	8,895 79	9,000	8,640
Washington Co N C road and bridge 1924-29 6s.....	26,742 06	25,000	26,240
Washington Mag dist No 5 Norfolk Co Va 1922 5s.....	15,655 45	15,000	14,850
1930 5s.....	41,322 25	40,000	39,600
West Palm Beach Fla municipal waterways 1921-41 5½s	8,000 00	8,000	8,000
rdg 1921-29 6s.....	25,978 02	25,000	25,925
Wichita Falls Tex fire station 1964 5s.....	7,500 00	7,500	7,300
city hospital 1964 5s.....	25,000 00	25,000	24,000
Wilmington N C water and sewer 1948 4½s.....	26,711 24	25,000	23,550
Winsboro Independent schl dist Wood Co Tex 1961 5s....	16,322 42	16,000	15,280
Winter Park Fla spec tax schl dist No 4 1921-45 6s....	21,776 65	22,000	22,000
Woodfin spec tax schl dist Buncombe Co N C 1926 5s....	17,457 22	17,000	16,490
York Neb paving 1924 5s.....	19,922 23	20,000	20,000
<b>Totals .....</b>	<b>\$2,612,571 58</b>	<b>\$2,805,200</b>	<b>\$2,297,165</b>

## SOVEREIGN CAMP OF THE WOODMEN OF THE WORLD

OMAHA, NEB.

[Commenced business 1891]

WILLIAM A. FRASER, President JOHN T. YATES, Secretary  
 Attorney for service of process in the State of New York, SUPERINTENDENT OF  
 INSURANCE, Albany, N. Y.

### INCOME

Membership fees .....	\$39,042 37	
Assessments or premiums during first twelve months of membership, of which all or an extra percentage is used for expense.....	7,982,231 55	
All other assessments or premiums.....	7,848,555 57	
Dues and per capita tax.....	8,354 35	
Sovereign Visitor subscriptions.....	216,000 25	
<b>Total .....</b>	<b>\$16,094,184 09</b>	
Deduct payments returned to applicants and members .....	17,872 73	
<b>Net amount received from members.....</b>	<b>\$16,076,511 36</b>	
<b>Interest on:</b>		
Mortgage loans .....	\$5,894 99	
Bonds and stocks.....	1,796,541 53	
Deposits .....	16,927 90	
		1,819,364 42
Rents .....		247,240 00
Sale of lodge supplies.....		15,058 43
Boys of Woodcraft.....		44 25
Adjustment of claims.....		567 27
Surety bonds .....		15,017 73
Sovereign Visitor advertising.....		228,485 08
Miscellaneous .....		139 28
Gross profit on sale or maturity of ledger assets: Bonds.....		3,133 58
Gross increase, by adjustment, in book value of ledger assets: Bonds .....		6,644 70
<b>Total Income .....</b>		<b>\$18,412,206 10</b>
<b>Ledger Assets December 31, 1919.....</b>		<b>36,065,063 52</b>
<b>Total .....</b>		<b>\$54,497,269 62</b>

### LEDGER ASSETS

Death claims .....	\$8,421,112 40	
Old age benefits.....	715,932 37	
Monuments .....	702,700 00	
Security Degree .....	128,881 09	
<b>Total benefits paid.....</b>	<b>\$9,968,625 86</b>	

Commissions and fees to deputies and organizers.....	472,950 79
Salaries of deputies and organizers.....	231,299 37
Salaries of officers and trustees.....	67,900 00
Salaries of office employees.....	571,945 01
Medical examiners' fees and salaries.....	37,954 87
Traveling and other expenses of officers, trustees and committees.....	19,209 05
Insurance department fees.....	1,211 00
Rent.....	50,160 93
Advertising, printing and stationery.....	232,658 66
Postage, express, telegraph and telephone.....	50,662 84
Lodge supplies.....	31,478 48
Official publication.....	359,086 49
Legal expenses.....	66,954 12
Furniture and fixtures.....	18,015 71
Taxes, repairs and other expenses on real estate.....	158,379 19
State Insurance Department examination.....	18,687 45
Special compensation to clerks.....	551,467 00
Surety bonds.....	22,336 92
Special prizes to clerks.....	14,080 00
Mailing equipment for official publication.....	15,714 48
Office supplies.....	26,110 76
Miscellaneous, including \$3,997.66 lighting; \$1,997.26 investigation of death claims; \$3,583.87 office expense; \$3,946.71 premiums for securing new members; \$7,290.37 returned and protested remittances; \$1,460.14 truck and expense; \$381 uniform rank; \$118,091.99 transfer to juvenile department.....	152,559 68
Gross decrease, by adjustment, in book value of ledger assets:	
Bonds.....	54,251 10
<b>Total Disbursements.....</b>	<b>\$13,183,669 76</b>
<b>Balance.....</b>	<b>\$41,308,568 86</b>
<b>LEDGER ASSETS</b>	
Book value of real estate.....	\$1,702,024 91
Mortgage loans.....	123,000 00
Amortized value of bonds.....	37,950,913 85
Cash in association's office.....	22,808 62
Deposits in trust companies and banks on interest.....	1,509,317 98
Bills receivable.....	503 50
<b>Total.....</b>	<b>\$41,308,568 86</b>
<b>NON-LEDGER ASSETS</b>	
Interest due and accrued:	
Mortgages.....	\$982 46
Bonds.....	404,750 61
<b>Total.....</b>	<b>405,733 07</b>
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge.....	1,300,000 00
Due from camps secured by bonds.....	275,478 40
Inventory supplies, blanks, printing, furniture, equipment, etc.....	313,826 20
Liens on certificates in force.....	1,982,716 41
Accounts receivable.....	1,252 76
<b>Gross Assets.....</b>	<b>\$45,587,575 70</b>

## DEDUCT ASSETS NOT ADMITTED

Bills receivable .....	\$508 50
Accounts receivable .....	1,252 76
Inventory supplies, blanks, printing, furniture, equipment, etc. ....	313,826 20
Liens on certificates in force.....	1,982,716 41

Total ..... 2,298,298 87

Total Admitted Assets..... \$43,298,276 83

## LIABILITIES

## Policy or certificate claims:

Due and unpaid.....	\$11,634 26
Resisted .....	204,393 91
Reported, not yet adjusted.....	1,522,208 26
Incurred in 1920 not reported until 1921..	187,353 75
Unpaid monuments on liquidated claims....	502,700 00
Old age and other benefits due and unpaid..	32,080 39

Total unpaid claims..... \$2,460,268 57

Salaries, rents, expenses, commissions, etc., due or accrued.... 101,714 22

Boys of Woodcraft .....

General relief fund .....

Miscellaneous .....

Total ..... \$3,568,707 41

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Emergency fund	Expense	Total
Balance December 31, 1919...	\$345,205 26	\$64,233 58	\$35,647,969 31	\$127,654 37	\$36,085,062 52
<i>Income:</i>					
Membership fees.....				39,042 37	39,042 37
Assessments during first twelve months of membership of which all or an extra per cent is used for expense....	3,708,400 87			5,273,820 68	7,982,221 55
Other assessments.....	6,968,351 09		114,868 84	747,845 81	7,831,065 84
Dues and per capita tax.....				8,354 25	8,354 25
Other payments by members.....				216,000 25	216,000 25
Interest and dividends.....	9,359 77		1,803,521 53	7,453 13	1,819,934 43
Other income.....			9,778 23	506,552 04	516,330 27
Totals.....	\$9,931,316 99	\$64,233 58	\$37,574,854 95	\$6,926,863 10	\$34,497,268 62
<i>Disbursements:</i>					
Death claims.....	\$3,421,112 40				\$3,421,112 40
Other benefits.....	1,547,513 46				1,547,513 46
Commissions to deputies and organizers.....				\$472,950 79	472,950 79
Salaries, other compensation and traveling expense of officers and employees.....				928,308 30	928,308 30
Insurance department fees.....				1,211 00	1,211 00
Rent.....				50,180 93	50,180 93
Advertising, printing, supplies, postage, telegraph, tele- phone.....				314,799 08	314,799 08
Official publication.....				350,086 49	350,086 49
Legal expenses.....				66,954 12	66,954 12
Taxes and expense on real estate.....				158,379 19	158,379 19
Other disbursements.....			\$54,251 10	\$12,972 00	\$67,223 10
Totals.....	\$9,968,625 86		\$54,251 10	\$3,165,822 80	\$13,188,699 76
Balance before transfers.....	—\$37,308 87	\$64,233 58	\$37,520,008 85	\$3,761,040 30	\$41,868,568 86
Increase by transfers.....	64,233 58		436,563 23		500,816 81
Balance.....	\$36,924 71	\$64,233 58	\$37,957,187 08	\$3,761,040 30	\$41,868,568 67
Decrease by transfers.....		64,233 58		436,563 23	500,816 81
Balance December 31, 1920...	\$36,924 71		\$37,957,187 08	\$3,294,477 07	\$41,208,588 86

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
	Certificates in for Decem- ber 31, 1919 .....	962,109	\$1,173,423,275	19,101
Written in 1920.....	67,023	64,365,200	4,787	4,038,211
Revived in 1920.....	21,480	25,460,700	591	628,800
Received by transfer in 1920	26,642	31,778,539	57	73,500
Increased in 1920.....		15,052,306	.....	136,107
<b>Totals .....</b>	<b>1,077,254</b>	<b>\$1,310,080,020</b>	<b>24,536</b>	<b>\$24,204,311</b>
Deduct terminated, de- ceased or transferred in 1920 .....	430,535	487,527,117	10,630	9,393,743
<b>Total certificates in force December 31, 1920 .....</b>	<b>646,719</b>	<b>\$822,552,903</b>	<b>13,906</b>	<b>\$14,810,568</b>
Terminated by death in 1920 .....	7,681	8,848,064	181	172,322
Terminated by lapse in 1920 .....	293,782	322,230,091	8,475	7,092,213
Transferred in 1920 .....	26,642	31,778,539	191	214,700
Terminated by suspension in 1920 .....	102,430	122,761,825	1,783	1,884,900
Decreased in 1920.....		1,908,598	.....	29,608

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 31, 1919 .....	1,633	\$3,000,222	30	\$49,684
Incurred in 1920 .....	7,681	8,848,064	181	172,322
Reinstated, previously in- curred, rejected or dropped	121	179,369	1	1,093
<b>Totals .....</b>	<b>9,435</b>	<b>\$12,027,655</b>	<b>212</b>	<b>\$223,099</b>
Paid in 1920.....	7,578	9,252,693	153	148,135
<b>Balance .....</b>	<b>1,857</b>	<b>\$2,774,962</b>	<b>59</b>	<b>\$74,964</b>
Saved by compromising or scaling down in 1920.....	.....	274,070	.....	5,737
Rejected in 1920 .....	238	259,958	11	10,362
Claims unpaid December 31, 1920 .....	1,619	2,240,934	48	58,865

## EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Incurred in 1920 .....	1,958	\$805,375	1	\$596
Interest addition account of instalment claims .....	.....	14,057	.....	.....
<b>Totals .....</b>	<b>1,958</b>	<b>\$819,432</b>	<b>1</b>	<b>\$596</b>
Paid in 1920.....	1,860	715,932	1	596
Claims unpaid December 31, 1920 .....	98	\$103,500	.....	.....

## INFANTILE BRANCH

## INCOME

Assessments or premiums.....	\$172,045 53
Interest .....	100 00
Surety bonds premiums.....	618 45
By transfer from general fund.....	118,091 99
<b>Total Income .....</b>	<b>\$390,855 97</b>
<b>Ledger Assets December 31, 1919.....</b>	<b>23,298 50</b>
<b>Total .....</b>	<b>\$314,154 47</b>

## DISBURSEMENTS

Death claims .....	\$12,189 67
Blanks and printing .....	5,471 26
Clerk's salaries .....	5,968 29
Collection charges .....	25,756 08
Deputy commissioners .....	95,615 29
Deputy expense .....	4,766 57
Deputy salaries .....	5,574 55
Legal expense .....	84 72
Medical fees .....	13,192 71
Miscellaneous .....	1,851 44
<b>Total Disbursements .....</b>	<b>\$170,470 58</b>
<b>Balance .....</b>	<b>\$143,683 89</b>

## LEDGER ASSETS

Book value of bonds.....	\$143,000 00
Cash in association's office.....	683 89
<b>Total .....</b>	<b>\$143,683 89</b>

## NON-LEDGER ASSETS

Interest accrued on bonds.....	3,421 08
<b>Total Assets .....</b>	<b>\$147,104 97</b>

## LIABILITIES

Policy or certificate claims reported, not yet adjusted.....	\$792 00
Reserve on death benefit certificates.....	31,776 66
<b>Total .....</b>	<b>\$32,568 66</b>

## EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificate in force December 31, 1919 .....	46,976	\$5,962,788	3,952	\$486,236
Written in 1920 .....	7,663	942,910	2,662	373,901
<b>Totals .....</b>	<b>54,639</b>	<b>\$6,905,698</b>	<b>6,614</b>	<b>\$860,277</b>
Deduct terminated, decreased or transferred in 1920....	38,908	4,777,589	6,135	797,604
<b>Total certificates in force</b>				
December 31, 1920....	15,731	\$2,128,109	479	\$62,673
Terminated by death in 1920	193	14,225	20	1,491
Terminated by lapse in 1920.	38,715	4,763,364	6,115	796,113

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	9	\$521	.....	.....
Reported in 1920 .....	193	14,225	20	\$1,491
<b>Totals .....</b>	<b>202</b>	<b>\$14,746</b>	<b>20</b>	<b>\$1,491</b>
Paid in 1920 .....	172	12,190	17	961
<b>Balance .....</b>	<b>30</b>	<b>\$2,556</b>	<b>3</b>	<b>\$530</b>
Saved by compromising or scaling down in 1920.....	.....	326	.....	.....
Rejected in 1920.....	10	1,438	2	500
Claims unpaid December 31, 1920 .....	20	792	1	30

GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$131,717,402
Losses and claims paid from organization of association:	
Death .....	121,789,658
Disability .....	2,513,797

DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL THE POLICYHOLDERS

State	Market value of deposit
North Carolina .....	\$8,000 00

MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
Nebraska .....	\$123,000 00

BONDS OWNED — INFANTILE BRANCH

	Book value	Par value	Market value
Adams Co Miss road & bridge 1923 5s.....	\$25,000	\$25,000	\$24,000
Auburn Nebr school 1921 4½s.....	40,000	40,000	35,400
Carthage Texas school 1920 5s.....	21,000	21,000	20,180
Glimmer Texas school 1925 5s.....	35,000	35,000	33,400
Grand Prairie Texas school 1923 5s.....	20,000	20,000	19,300
Madison Co N C road 1924 5s.....	2,000	2,000	1,940
<b>Totals .....</b>	<b>\$142,000</b>	<b>\$142,000</b>	<b>\$127,200</b>

BONDS OWNED

	Book and amortized value	Par value	Market value
Ablene Tex reservoir site 1921 5s.....	\$30,017 15	\$20,000	\$18,800
Adams Co Miss refunding 1923-21 4½s.....	58,070 47	57,000	54,550
road and bridge 1923 5s.....	25,000 00	25,000	24,000
1923 5s.....	78,700 54	75,000	72,000
Adkin McDowell Co W Va school 1926 5s.....	41,046 83	40,000	33,400
Alamance Co N C road 1922-29 6s.....	73,285 00	79,000	81,845
funding 1921-26 5½s.....	15,529 70	16,000	16,110
Alamogordo N M board of education 1927 6s.....	61,487 21	58,500	61,425
Alba Tex independent school 1927 5s.....	14,951 91	14,500	14,210
Albuquerque N M school bldg 1923 5s.....	25,576 00	25,000	23,750
Alexandria La public imp 1927 5s.....	30,278 25	30,000	29,300
Alfalfa Co Okla consol school 1924 6s.....	15,708 40	15,000	15,750
Alleghany Co Pa road 1924 4s.....	51,528 30	50,000	46,500
Alleghany Co N C court house 1921-22 6s.....	12,576 07	12,000	12,070



	Book and amortised value	Par value	Market value
Allegheny Co Va court house and bridge 1940 5s.....	10,000 00	10,000	10,000
Allen Parish La road and bridge 1921-27 5s.....	64,492 95	68,000	66,725
Allen Parish La school 1921-23 5s.....	5,479 93	5,600	5,480
1921-29 5s.....	16,500 00	16,500	16,240
Amarillo Tex school 1950 5s.....	10,068 84	10,000	9,600
Amite Co Miss road 1923-42 6s.....	91,164 09	88,500	91,585
third road dist 1925-42 6s.....	52,578 74	50,000	51,950
Anderson Co S C Gantt school 1921 5s.....	7,000 00	7,000	7,000
Anderson Co Tenn road 1922-26 5s.....	50,463 72	50,000	49,900
Andrews N C school 1944 5½s.....	15,702 89	15,000	15,000
Anson Co N C court house 1923-24 5s.....	53,043 20	53,000	51,140
Apache Co Ariz road 1944 5s.....	124,436 28	125,000	122,500
Appling Co Ga court house 1933-37 5s.....	15,293 69	15,000	14,850
Armour S D school 1926 5s.....	7,169 99	7,000	6,930
Asheville N C school 1937 5s.....	10,571 68	10,000	9,700
Atlantic City N J school 1943 4½s.....	24,977 51	24,000	22,800
Atoka Co Okla court house and jail 1925-23 5s.....	49,947 66	49,500	49,955
Auburn Neb school dist 1921 4½s.....	40,000 00	40,000	38,400
Austin Texas school 1952 5s.....	50,575 91	50,000	47,000
hospital 1952 5s.....	38,530 70	36,000	33,840
Avery Co N C courthouse & jail 1921-23 5s.....	25,253 46	25,000	24,450
good roads 1956 5½s.....	89,994 76	84,000	84,000
Baldwin Co Ala special road & bridge 1946 5s.....	204,248 15	200,000	194,000
Barbourville Ky graded com school 1946 5½s.....	17,436 64	17,500	17,500
Bartlesville Okla garbage incinerator 1940 5½s.....	3,572 95	2,500	2,500
park 1940 5½s.....	20,480 75	19,900	19,900
park site 1940 5½s.....	7,204 22	7,000	7,000
Bartow Fla special tax school 1933 6s.....	22,129 62	20,000	21,000
Baylor Co Texas special road 1921-43 5½s.....	270,000 00	270,000	273,000
Beaufort Co N C bridge 1927-29 5s.....	20,904 24	20,000	19,400
road 1925-46 5s.....	155,808 48	178,000	168,140
Beauregard Parish La school 1925-27 5s.....	42,236 20	44,000	43,210
road & bridge 1922-46 5s.....	204,978 87	226,000	273,210
1921-44 5s.....	101,082 53	109,500	98,725
Beaumont Texas abattoir 1951 5s.....	25,624 73	25,000	24,000
jail 1951 5s.....	15,261 06	15,000	14,400
school 1951 5s.....	25,624 73	25,000	24,000
waterworks series No 2 1954 5s.....	101,968 46	100,000	96,000
Beaver Pond W Va school 1928 6s.....	89,809 41	84,000	84,000
Belhaven N C graded school 1941 6s.....	4,297 06	4,000	4,240
Bell Co Ky road & bridge 1932-44 5s.....	91,582 73	96,000	95,000
Bell Co Texas Rogers ind school 1953 5s.....	30,000 00	30,000	28,800
Belmont Gaston Co N C graded school 1946 5s.....	15,268 81	15,000	13,950
Benavides Texas ind school 1956 5s.....	30,244 50	30,000	28,800
Bessemer N C Gullford Co special tax school 1946 5s.....	10,441 63	10,000	9,200
Bessemer Ala public school building 1944 5s.....	30,000 00	30,000	28,500
Bezar Co Texas courthouse rdg 1951 4½s.....	100,029 89	100,000	90,000
com school 1931 5s.....	24,298 30	24,000	22,520
school 1944 5s.....	3,291 24	4,000	3,890
Bibb Co Ala funding 1948 5s.....	66,521 37	70,000	65,100
Big Springs Texas ind school 1956 5s.....	40,629 00	40,000	38,400
1949 5s.....	18,100 67	16,000	15,760
Biltmore N C school 1936 5s.....	22,593 05	22,000	21,780
Bishop Texas ind school 1953 5s.....	10,000 00	10,000	9,600
Blahopville S C graded school 1927 5½s.....	15,222 48	15,000	15,000
1940 6s.....	25,573 24	25,000	26,000
Bladen Co N C road & bridge 1922-29 6s.....	15,264 26	15,000	15,000
Bladenboro N C school 1927 5s.....	20,448 29	20,000	19,400
Blaindsville Ill school 1921-25 4½s.....	4,552 63	4,500	4,500
Blackley Co Ga courthouse & jail 1943 5s.....	20,607 38	20,000	19,400
road 1943 5s.....	8,242 66	8,000	7,760
Blount Co Tenn road 1941-51 5s.....	82,277 00	81,000	79,380
Bogalusa La public imp 1922-45 5s.....	198,234 56	193,000	188,300
Bolivar Co Miss Eastern separate road 1927-23 5½s.....	26,247 61	26,000	26,000
Face cons school 1921-27 6s.....	34,024 24	33,000	31,140
Boyle cons school 1921-27 6s.....	23,740 97	23,000	22,220
Bradley Co Tenn road 1937 5s.....	25,978 05	25,000	25,000
Brazoria Co Texas bridge 1953 5s.....	20,000 00	20,000	18,200
Breathitt Co Ky rdg 1932-36 5½s.....	17,207 98	16,500	16,500
school 1922-26 6s.....	29,399 70	28,000	26,800
Brevard Co Fla special tax school 1941 6s.....	56,221 08	50,000	52,000
Bristow Okla ind school 1937 6s.....	13,452 24	12,000	12,000
Brownville Texas Cameron Co waterworks 1951 5s.....	35,221 11	35,000	33,000
electric light 1951 5s.....	15,099 03	15,000	14,400
Brownwood Texas waterworks 1950 5s.....	20,579 24	20,000	19,200
Brunson S C high school 1928 6s.....	10,587 40	10,000	10,000
Brunswick Co Va road 1921-46 5s.....	76,745 53	75,000	73,250
Buncombe Co N C road & bridge 1922-20 6s.....	296,777 98	300,000	310,740

Burnet Co Texas bridge 1951 4½s.....	5,633 77	9,000	8,010
Bryan Co Okla school 1936 6s.....	6,603 19	6,000	6,480
Cabell Co W Va rdg courthse & bridge 1936 4½s.....	57,773 06	57,000	54,150
Caddo Parish La school 1921-23 6s.....	23,677 50	29,000	29,200
Caldwell Parish La road & bridge 1921-24 5s.....	7,923 08	8,000	7,940
Calhoun Co Texas com school 1955 5s.....	17,323 43	17,500	17,150
Calcasieu Parish La school 1925-22 6s.....	25,230 75	25,000	24,590
road 1929-23 5s.....	221,401 36	221,000	215,630
school 1927-24 5s.....	7,327 79	8,500	7,437
Calhoun Co Miss funding 1921-46 6s.....	23,840 80	26,000	26,820
Calvert Texas ind school 1923-57 5s.....	55,525 23	54,000	51,825
Cameron Co Texas road 1949 5½s.....	54,778 13	53,000	54,069
courthouse & jail 1951 5s.....	50,075 23	50,000	49,000
Campbell Co Tenn road 1927 5s.....	50,000 00	50,000	49,500
Dixie highway 1949 5s.....	40,758 41	42,000	41,120
general road 1949 5s.....	104,812 01	108,000	105,840
Cannon Co Tenn road 1920 6s.....	61,678 20	60,000	61,800
Carter Co Okla funding 1933 5½s.....	9,028 87	8,500	9,394
Carter Co Tenn road 1941 5s.....	60,595 63	60,000	58,200
Carteret Co N C county home 1923 5s.....	5,069 27	5,000	5,050
road & bridge 1929-49 5½s.....	187,132 19	180,000	183,850
Chadbourne N C school 1941 6s.....	10,738 36	10,000	10,600
Chapel Hill N C grade school 1945 5s.....	9,576 31	9,000	9,450
Charleston W Va bridge sewer & rdg 1941 4½s.....	102,317 54	100,000	94,000
Charlotte N C funding 1927 4½s.....	39,019 93	38,000	32,720
1926 5s.....	26,096 38	25,000	25,000
Cheatham Co Tenn railroad aid 1923 4s.....	34,918 76	35,500	34,796
Cheraw S C school 1954 5½s.....	15,526 81	15,000	15,150
Cherokee Co N C road & bridge 1921-50 6s.....	31,569 18	32,000	32,520
Cherokee Co Okla funding 1923 6s.....	2,294 87	7,700	8,182
Cherokee Co S C school 1923 5s.....	30,553 49	30,000	29,460
Chester Co S C courthouse school 1924 5s.....	10,000 00	10,000	10,000
Chickasaw Co Miss courthouse 1927 5s.....	5,208 31	9,000	8,820
1929 5s.....	10,248 13	10,000	9,700
Clairborne Co Tenn road 1926 4½s.....	66,419 24	65,000	59,800
Clairborne Parish La school 1923-53 5s.....	44,327 34	45,000	42,815
Clarksville O Clinton Co school 1921-46 5½s.....	27,200 06	26,000	26,840
Clarendon Co S C school 1923 6s.....	12,360 09	12,000	12,360
public debt 1925 5s.....	20,406 53	20,000	19,000
Clarksville Texas ind school 1957 5s.....	26,981 22	24,000	20,840
Clayton N M board of education school 1946 5½s.....	16,466 25	16,500	16,665
Cleburne Texas waterworks 1952 3s.....	51,284 22	50,000	48,000
Cleveland Texas ind school 1955 5s.....	25,000 00	25,000	22,200
Cliffside N J school 1925-23 5s.....	26,917 12	25,000	25,000
Clifton Texas ind school 1953 5s.....	25,059 16	25,000	24,000
1954 5s.....	5,000 00	5,000	4,800
Clinton Co Iowa funding 1924-24 4½s.....	15,172 84	15,000	14,700
Cloviea New Mexico school 1950 5½s.....	52,415 55	50,000	52,500
Coahoma Co Miss road & bridge 1920 4½s.....	51,111 43	50,000	47,500
1944 5s.....	74,113 09	73,000	71,540
Coal Co Okla funding 1929 6s.....	14,263 02	14,650	15,529
1940 6s.....	27,776 43	24,770	26,268
funding of 1919 1944 6s.....	46,013 25	41,000	43,870
Cochise Co Ariz school 1921-22 6s.....	25,225 74	27,000	29,245
1921-20 6s.....	51,229 29	50,000	51,900
permanent highway 1929-28 5½s.....	203,467 07	200,000	204,300
Cocke Co Tenn road & bridge 1924-29 5s.....	106,401 25	100,000	97,500
1922-41 5s.....	51,112 84	50,000	48,980
Colfax Grant Parish La school 1922-25 5s.....	7,963 44	8,000	7,820
Concord N Miss school water fire & sewer 1926 5s.....	22,269 65	22,000	21,560
Concord S C municipal imp 1927 5s.....	29,483 23	38,000	36,480
Conecuh Co Ala road 1941 5s.....	4,956 16	5,000	4,850
1944 5s.....	2,972 97	3,000	2,910
Copiah Co Miss road & bridge 1929 5s.....	28,970 48	28,000	27,120
Corpus Christi Texas sewer 1949 5s.....	45,000 00	45,000	43,200
street 1952 5s.....	50,115 02	50,000	48,000
1955 5s.....	100,000 00	100,000	98,000
school 1952 5s.....	26,722 43	26,000	24,560
street 1954 5s.....	50,720 18	50,000	48,050
ind school 1955 5s.....	15,000 00	15,000	14,400
waterworks 1955 5s.....	73,000 00	73,000	70,080
Corsicana Texas sewer 1949 5s.....	20,175 54	20,000	19,200
Covington Co Miss road & bridge 1929 5s.....	10,262 02	10,000	9,700
Craven Co N C rdg 1927 5s.....	16,135 31	10,000	9,800
Crenshaw Co Ala road & bridge 1954 5s.....	114,979 44	114,000	109,440
Creek Co Okla school 1936 6s.....	12,909 85	11,500	12,075
funding of 1916 1941 6s.....	98,996 23	79,300	92,996
Crisp Co Ga courthouse & jail 1921-25 4½s.....	24,204 90	24,000	23,220
Cuero Texas ind school dist schoolhouse 1952 5s.....	27,468 83	27,000	25,920
Culpepper Co Va road 1925-44 5s.....	39,064 94	33,500	32,500

	Book and amortized value	Par value	Market value
Dade Co Fla special tax school 1923-22 6s.....	15,496 36	15,000	15,150
special road & bridge 1921-27 6s.....	123,579 38	123,000	123,190
bridge 1923 5s.....	2,070 99	2,000	1,880
highway & funding 1940 4½s.....	29,275 53	30,000	29,275
jail 1938 5s.....	2,070 99	2,000	2,070
special tax school 1921-24 6s.....	25,024 50	24,000	24,120
Dallas Texas public imp 1944 4s.....	25,000 00	25,000	20,100
Dallas Co Texas com school 1934 5s.....	9,856 59	10,000	9,857
Davidson Co Tenn bridge 1927 4½s.....	40,910 91	41,000	28,540
Davie Co N C bridge 1926-27 6s.....	25,733 79	25,000	26,290
courthouse & jail 1923-24 5s.....	6,055 00	6,000	5,940
Delaware Co Okla funding 1928 6s.....	10,722 00	10,000	10,700
1928 6s.....	7,446 90	6,707	7,176
Des Moines Ia school 1930 4½s.....	12,212 61	12,000	11,520
Des Moines N M board of education bldg 1947 6s.....	9,753 51	9,500	9,725
De Soto Parish La road 1921-27 5s.....	59,506 52	58,000	55,220
Dickens Co Texas road 1947 5½s.....	194,523 23	200,000	202,000
Dickensson Co Va road 1923-43 5s.....	48,853 08	46,000	45,480
Dickson Co Tenn road 1943 5s.....	49,106 96	50,000	48,500
Dillon S C school site & bldg 1924 5s.....	12,202 09	12,000	11,780
Dimmet Co Texas school 1954 5s.....	19,228 41	20,000	19,200
Donaldsonville Ga school 1930-44 6s.....	16,294 39	15,000	16,000
Dorchester Co S C highway 1924-50 6s.....	49,858 23	50,000	50,580
Douglas Ga school 1938 5s.....	20,289 44	20,000	20,000
Drumright Okla formerly school dist bldg 1926 6s.....	55,222 57	50,000	53,000
storm sewer 1927-42 6s.....	20,462 30	20,000	20,740
city hall 1927-42 6s.....	12,274 56	12,000	12,440
fire equip 1927-42 6s.....	13,284 73	13,000	13,450
waterworks ext 1927-42 6s.....	16,277 62	16,000	16,610
Dublin Texas ind school dist 1953 5s.....	44,064 89	44,000	42,240
Duluth Minn school 1923 5s.....	2,041 41	2,000	2,000
water & light 1922 4s.....	20,482 26	20,000	27,200
Duval Co Texas special road 1927-54 5½s.....	55,224 04	50,000	50,840
1926 5½s.....	47,527 12	46,000	46,220
1927-57 5½s.....	209,173 68	200,000	201,600
Easley S C school 1924 5s.....	11,960 49	12,000	11,230
East Carroll Parish La road 1924-56 5s.....	100,000 00	100,000	96,220
Eastland Texas ind school 1950 5s.....	20,000 00	20,000	19,200
Edgemont S D ind school 1936 6s.....	20,543 11	20,000	19,800
Edgcombe Co N C courthouse 1923-31 5s.....	9,113 64	9,000	8,870
Elkins Surry Co N C graded school dist 1944 6s.....	14,293 49	13,000	13,910
Ellaville Ga school 1947 6s.....	5,525 43	5,000	5,250
El Paso Texas courthouse & jail 1954 5s.....	120,000 00	120,000	120,000
street 1950 5s.....	56,523 51	56,000	55,000
1948 5s.....	10,000 00	10,000	10,000
waterworks 1950 5s.....	20,539 11	20,000	20,000
sewer 1952 5s.....	25,448 14	25,000	25,000
El Paso Co Texas road 1953 5s.....	64,850 80	65,000	66,300
Enfield N C graded school 1922-46 5s.....	12,223 40	12,000	12,570
Escambia Co Fla special road & bridge 1923 6½s.....	20,721 32	20,000	20,400
1928 6s.....	25,216 00	25,000	26,400
Etowah Co Ala road & bridge 1945 5s.....	173,010 80	175,000	169,750
Fairmont Va water sewerage & imp 1924 6s.....	22,212 56	20,000	22,100
Fairview N J school 1924-44 5s.....	56,590 04	55,000	55,000
Fall River Co S D funding 1923 6s.....	12,217 70	12,000	12,840
Fentress Co Tenn road 1954 5s.....	81,696 64	80,000	78,800
Fisher Co Texas road 1921-42 5½s.....	75,064 51	76,500	77,195
Floresville Texas school 1952 5s.....	20,000 00	20,000	19,250
Florence Co S C road & bridge 1922-50 6s.....	180,478 62	182,000	191,600
Florence S C school 1923 5s.....	12,225 94	12,000	12,000
Florence S D ind school 1930 6s.....	5,217 77	5,000	5,150
Forrest Co Miss public highway imp 1926-27 5s.....	108,414 65	100,000	97,700
Forrest Co Miss jail 1923 5s.....	41,615 75	40,000	41,615
college 1940 6s.....	26,579 78	25,000	23,950
Fort Lauderdale Dade Co Fla school 1921-23 6s.....	40,207 77	39,000	40,220
Fort Lee N J school 1930-37 5s.....	41,497 53	40,000	40,000
Fort Sumner N Mex school 1947 5s.....	33,221 29	32,500	32,225
Fort Worth Texas waterworks ext & imp 1961 5s.....	101,523 08	100,000	100,000
Franklin Parish La school bldg school dist 1921-24 6s.....	7,943 50	8,000	7,965
1945 5s.....	12,441 49	12,000	11,160
1945 5s.....	90,000 00	90,000	82,700
1945 5s.....	12,500 00	12,500	11,900
1945 5s.....	10,500 00	10,500	10,050
1925 5s.....	1,500 00	1,500	1,455
road 1953 5s.....	62,000 00	62,000	60,480
Fulton Co Ky funding 1922-23 6s.....	10,142 14	10,000	10,100
Gainesville Texas rfdg 1944 5s.....	2,000 00	2,000	1,940
1949 5½s.....	22,225 13	20,500	21,720

Galveston Co Texas special road 1933 5s.....	25,234 54	25,000	25,000
Garvin Co Okla funding 1930 5s.....	15,923 53	17,000	17,880
Gaston Co N C road 1934-40 5s.....	25,456 95	30,000	30,000
Gila Co Ariz road & bridge 1923-31 5½s.....	93,724 78	94,000	94,940
school 1925 5s.....	30,983 35	75,000	79,500
Giles Co Tenn courthouse funding 1929 5s.....	55,484 18	50,000	51,500
Gilles Co Va highway 1931-40 5s.....	99,003 35	100,000	105,100
Godley Texas ind school 1955 5s.....	15,000 00	15,000	14,400
Goldboro Township N C schoolhouse 1933 5s.....	26,975 50	26,000	26,500
Goliad Co Texas bridge 1955 5s.....	16,111 65	15,600	15,912
Gonzales Co Texas road dist 1921-23 5½s.....	26,123 53	26,000	26,160
Gorman Texas ind school 1951 5s.....	14,000 00	16,000	15,360
Grady Co Okla cons school 1923-27 5s.....	15,972 15	15,000	15,600
school 1936 5s.....	12,755 23	12,500	12,775
funding 1939 5s.....	7,742 00	7,000	7,490
1938 5s.....	11,915 72	11,000	11,770
Graham Co Ariz school 1935 5s.....	24,224 10	24,000	22,980
Grand Island Neb rdg 1935 4s.....	20,000 00	20,000	19,200
Grand Prairie Texas ind school 1953 5s.....	20,000 00	20,000	19,200
Grand Saline Texas ind school 1956 5s.....	7,608 40	7,500	7,200
Grant Co Ky funding 1921-26 4½s.....	33,507 24	33,000	37,970
Greene Co N C road & bridge 1940 5s.....	78,515 73	75,000	79,500
Greene Co Tenn road 1930 5s.....	25,457 53	25,000	24,500
1923 5s.....	49,756 02	49,000	48,020
Greenlee Co Ariz school 1929 5s.....	31,671 10	30,000	31,300
1937 5s.....	5,408 33	5,000	5,250
1931 5s.....	20,068 64	20,000	20,088
road & bridge 1922-25 5s.....	50,160 71	49,000	49,785
road 1937 5s.....	168,092 35	160,000	171,200
Greensboro N C funding 1933 5s.....	53,259 20	50,000	50,000
Greenville Miss rdg 1927 5s.....	15,495 48	15,000	14,550
Greenville S C funding & imp 1935 4½s.....	16,513 08	16,000	15,200
Greenville Texas electric light & power plant 1949 5s.....	42,791 81	41,000	39,280
street 1953 5s.....	69,049 80	68,000	65,220
fire station 1950 5s.....	11,254 15	11,000	10,560
waterworks 1950 5s.....	12,856 76	12,500	12,000
Greenwood Co S C school 1937 5s.....	15,646 52	15,000	14,700
Gregg Co Texas special road 1933 5s.....	15,000 00	15,000	14,850
1934 5s.....	5,977 55	6,000	5,977
1935 5s.....	152,000 00	152,000	146,960
Grosse Point Mich school 1930 4½s.....	15,538 28	15,000	14,700
Guilford Co N C highway 1923 5s.....	96,391 94	90,000	89,100
Guyman Okla ind school 1922-27 5s.....	45,173 07	42,000	42,365
Halleysville Okla school bldg 1941 5s.....	9,271 24	9,000	8,480
Hallfax Co N C courthouse 1929 5s.....	22,927 17	20,000	21,200
Hamblen Co Tenn road 1929 5s.....	15,461 49	15,000	15,000
Hancock Co Ga public road 1941 5s.....	10,494 13	10,000	10,000
Handley Texas ind school 1949 5s.....	20,410 61	20,000	19,200
Hardin Co Texas com school 1929 5s.....	6,462 91	6,500	6,370
Harlingen Texas ind school 1950 5s.....	30,000 00	30,000	28,800
Harnett Co N C funding 1927 5s.....	25,353 00	25,000	24,000
Harris Co Texas road 1953 4½s.....	30,518 00	30,000	27,600
school 1953 5s.....	20,467 05	20,000	19,200
1954 5s.....	49,532 13	50,000	48,000
com school 1954 5s.....	7,819 19	8,000	7,680
1954 5s.....	12,736 26	14,000	12,440
school 1930 5s.....	8,000 00	8,600	7,940
1950 5s.....	10,000 00	10,000	9,600
courthouse 1948 4s.....	24,896 24	26,000	20,500
school 1951 5s.....	10,067 77	10,000	9,600
com school 1956 5s.....	15,491 14	15,000	14,400
Harrison Co Miss road 1922-42 5½s.....	97,512 06	92,500	94,425
1922-42 5½s.....	152,271 24	145,000	148,010
Hartsville S C school 1923 5s.....	28,224 15	25,000	25,750
Haakell Co Okla school 1921-20 5s.....	8,262 78	8,000	8,128
Hattiesburg Miss college 1920 5s.....	50,706 43	50,000	49,000
general 1927 5s.....	7,047 01	7,000	6,920
1928 5s.....	50,635 15	50,000	49,000
Hawkins Co Tenn pike road 1944-77 5s.....	20,447 24	20,000	19,200
1925-27 5s.....	41,825 04	40,000	39,250
Hayes Co Texas road 1954 5s.....	49,411 87	50,000	49,412
Hearne Texas ind school 1921-57 5s.....	48,420 74	47,000	45,600
Hemphill Co Texas school 1951 5s.....	6,486 23	6,500	6,240
Hempstead Texas ind school 1930 5s.....	20,029 73	20,000	19,400
Henderson Co N C funding 1923-27 5s.....	10,528 74	10,000	10,800
bridge & funding 1921-21 5s.....	22,153 01	21,000	21,790
Henderson Co Tenn rdg 1931-44 4½s.....	24,724 01	22,500	22,265
Henrietta Texas school 1949 5s.....	19,703 66	20,000	19,200
Hersford Deaf Smith Co Texas school 1956 5s.....	12,247 56	12,000	12,480
Hersford Texas school 1948 5s.....	20,154 44	20,000	19,200
Hernando Co Brookville Fla school 1935 5s.....	10,827 25	10,000	10,587
Hertford N C school 1925-25 5s.....	15,440 16	15,000	14,700

	Book and amortized value	Par value	Market value
Hickman Co Tenn bridge 1925 5s.....	5,066 07	5,000	4,950
1922-23 5s.....	7,077 17	7,000	6,830
funding 1923-31 5s.....	29,324 10	29,000	19,700
Hickman Ky college school dist 1921-24 6s.....	5,180 23	5,000	5,075
Highland Park Texas school 1964 5s.....	29,890 77	20,000	28,300
1956 5s.....	10,125 79	10,000	9,400
High Point N C school 1941 5s.....	10,323 21	10,000	9,700
funding 1928 5s.....	25,129 62	26,000	24,820
Hillsboro Texas school 1952 5s.....	40,820 45	40,000	29,400
Hillsborough Co Fla Gilchrist school 1921-23 6s.....	8,068 11	8,000	5,140
special tax school dist 1921-21 6s..	11,224 86	11,000	11,550
1st mtg 1923 4s.....	71,943 57	73,000	71,912
special tax school 1922-25 6s.....	29,434 40	28,000	25,860
Hinds Co Miss rdg 1923 4½s.....	44,971 17	44,000	41,800
Hoke Co N C road 1941 5s.....	41,300 78	40,000	40,000
Holcomb Miss school 1921-24 6s.....	5,593 69	5,000	5,180
Holland Texas school 1953 5s.....	20,000 00	20,000	19,300
Holmes Co Miss road 1927-30 5½s.....	19,486 66	19,000	18,900
supervisors road dist 1929-30 5½s..	15,521 01	15,000	14,850
Horry Co S C highway 1922-27 5½s.....	5,000 00	5,000	5,050
Houston Texas drainage sewer 1933 4½s.....	6,035 96	6,000	5,820
public park 1926-41 4½s.....	21,119 92	21,000	20,370
high school 1922-41 4½s.....	61,356 06	61,000	61,254
sanitary sewer 1923 4½s.....	5,029 81	5,000	4,950
pavement 1941 5s.....	27,638 88	28,000	25,000
school sewer st & fire station 1944 5s..	11,922 63	11,000	11,922
munic imp sew & sanitary sew 1928 4½s	124,167 25	122,000	124,030
Houston Heights Texas school 1942 5s.....	50,928 90	50,000	50,000
bidg 1944 5s.....	20,275 21	20,000	20,275
sanitary sewer 1923-54 5s.....	190,244 00	182,000	182,000
Howard Co Texas courthouse & jail 1927 5s.....	46,000 00	46,000	45,540
Hugo Okla school 1929 5½s.....	26,460 92	25,000	25,000
Huntington W Va bidg site 1940 5s.....	51,823 15	50,000	50,000
Hyde Co N C road & bridge 1922-49 6s.....	55,544 20	50,000	54,000
Iberville Parish La school 1922-22 5s.....	23,226 25	22,000	22,570
Iredell Co N C road 1951 5s.....	79,550 30	75,000	72,000
Itasca Texas school 1950 5s.....	15,922 22	16,000	15,280
Itta Bena LeFlore Co Miss school 1921-23 6s.....	18,696 59	18,200	18,200
Jackson Co Fla road 1951 5s.....	77,247 09	75,000	75,000
Jackson Miss sew ext paving sidewalks & wwks 1923 5s..	15,261 63	15,000	14,700
waterworks 1923 6s.....	89,726 81	85,000	89,250
Jackson Co N C road & bridge 1921-40 6s.....	49,521 54	50,000	50,000
1921-40 6s.....	51,977 83	50,000	50,000
Jackson Township Ohio rural school 1922-40 5½s.....	45,000 00	45,000	45,000
Jackson Tenn imp 1923 6s.....	8,079 22	7,500	7,725
funding & imp 1927 4½s.....	40,000 00	40,000	38,400
railroad aid 1922 4½s.....	72,400 90	75,000	70,500
waterworks funding 1925 4s.....	3,000 00	3,000	3,000
Jacksonville Texas school 1954 5s.....	10,000 00	10,000	9,610
1949 5s.....	20,000 00	20,000	19,200
Jasper Co Texas road 1923-47 5s.....	177,026 59	184,000	183,300
Jasper Co S C courthouse & jail 1954 5s.....	32,646 29	32,000	31,360
Jefferson Co Texas school 1954 5s.....	40,323 70	40,000	38,400
Jefferson Davis Parish La road series A 1922-46 5s.....	243,906 45	225,000	222,760
Jefferson Township Green Co O school rdg 1921-40 5.90s	42,326 21	40,000	42,440
Jim Wells Co Texas courthouse & jail 1952 5s.....	70,206 44	70,000	67,200
road 1952 5½s.....	124,601 66	125,000	125,000
Johnston S C school 1934 6s.....	25,383 22	25,000	25,262
Jones Co Miss courthouse 1923-23 5s.....	62,121 99	60,000	59,100
Jones Co N C road & bridge 1924-49 6s.....	55,223 25	50,000	52,810
Jones Co Texas courthouse 1949 5s.....	35,500 00	35,500	34,700
Kemper Co Miss courthouse 1942 6s.....	22,312 94	25,000	27,000
Kermit W Va school 1945 6s.....	15,705 42	15,000	15,200
Kershaw Co S C courthouse 1925 5s.....	10,228 19	10,000	10,000
Kewanee Ill school 1922-24 5s.....	7,225 94	7,000	7,000
Key West Fla rdg 1942 5s.....	25,621 85	25,000	25,000
King's Mt N C school 1930 6s.....	10,820 40	10,000	10,000
Kieberg Co Texas courthouse & jail 1954 5s.....	49,058 41	50,000	48,000
hospital 1954 5s.....	24,340 90	25,000	22,600
Knox Co Texas bridge 1955 5s.....	40,422 78	40,000	40,422
Knoxville Tenn waterworks 1949 4½s.....	103,268 29	100,000	98,000
Lafayette La public imp 1921-56 5s.....	142,067 61	137,000	132,625
Lafayette Parish La school 1921-26 5s.....	4,822 09	4,800	4,700
La Grange Oldham Co Ky school 1922-22 5½s.....	10,267 47	10,000	10,210
Lake Charles La school 1941-48 5s.....	55,323 65	53,500	51,745
Lake Co Fla road 1924-44 6s.....	295,973 09	262,000	279,620
Lakeland Fla light & water 1941-60 5s.....	97,663 14	100,000	94,450
Lakeland City Polk Co Fla school 1924 5s.....	50,000 00	50,000	50,000

Lamb Co Texas school 1955 5s.....	15,000 00	15,000	14,700
La Porte Texas school 1955 5s.....	25,528 12	25,000	24,000
1956 5s.....	10,217 24	10,000	9,800
La Salle Parish La road 1921-23 5s.....	98,010 29	112,000	108,640
Latia S C school 1934 6s.....	17,543 25	16,000	16,800
Lauderdale Co Tenn highway 1940 6s.....	81,018 20	73,000	77,730
Laurel Miss school 1929 5s.....	10,241 47	10,000	9,800
street 1929 5s.....	10,241 47	9,000	9,800
waterworks 1929 5s.....	9,215 55	9,000	8,820
Lawrence Co Ala road 1942 5s.....	27,128 86	26,000	24,920
Lee Co N C courthouse & jail 1933 5s.....	15,063 25	14,000	13,860
Lee Co S C courthouse 1927 5s.....	24,093 08	24,000	23,520
Lee Co Va road 1922-27 5½s.....	46,842 23	44,000	45,480
Le Flore Co Miss bridge 1922 5s.....	5,185 19	5,000	4,900
road 1922 5s.....	30,672 63	30,000	19,600
Le Flore Co Okla funding 1929 6s.....	18,943 20	17,000	18,190
Lenoir N C school 1944 6s.....	14,017 25	13,000	13,910
Lenoir Co N C road 1921-23 6s.....	15,183 72	15,000	15,100
Leonard Texas school 1954 5s.....	10,596 98	11,000	10,560
Levin Co Tenn highway 1922-27 5s.....	92,760 29	90,000	88,725
Lincoln Co N C bridge 1936-45 5½s.....	31,598 01	50,000	30,000
Lincoln Co Tenn highway 1922-23 5½s.....	31,721 23	32,000	32,290
road 1921-27 5½s.....	46,848 67	46,000	48,240
Littleton N C school 1926 6s.....	16,610 23	15,000	15,750
Livingston Texas free school corp 1953 5s.....	6,901 21	7,000	6,720
Llano Texas school 1927 5s.....	6,092 12	6,000	5,820
1921 5s.....	6,008 20	6,000	5,880
Lone Oak Texas school 1921-27 5s.....	19,080 68	13,500	17,760
Longview Texas school 1952 5s.....	7,074 23	7,000	6,860
street 1953 5s.....	5,992 22	6,000	5,820
waterworks 1954 5s.....	62,928 18	62,000	61,740
Loudon Co Tenn road 1942 5s.....	30,628 79	30,000	29,100
1944 5s.....	32,536 19	24,000	22,960
Love Co Okla funding 1937 5½s.....	16,197 94	15,443	16,232
1941 6s.....	19,626 48	16,800	19,488
Lowndes Co Ala road 1944 5s.....	35,677 25	26,000	24,920
Lubbock Co Texas courthouse 1955 5s.....	94,794 04	94,000	90,240
Lytle Atascosa Co Texas school 1955 5s.....	12,000 00	12,000	11,820
McAlester Okla school 1937 5s.....	25,000 00	25,000	25,250
McAllen Texas Hidalgo Co school 1956 5s.....	73,261 51	72,000	69,120
McCall S C school 1920 5s.....	10,000 00	10,000	9,700
McCook Neb school 1926 4½s.....	8,290 17	9,000	8,320
McCulloch Co Texas bridge 1950 5s.....	42,000 00	42,000	42,140
McCurtain Co Okla funding of 1915 1940 6s.....	12,916 22	12,400	14,622
funding 1929 6s.....	22,727 27	21,700	25,229
McDowell Co W Va Brown's creek school 1943 5s.....	67,229 22	66,000	58,740
Brown's creek mag dist 1922-28 5s.....	121,220 23	124,000	121,228
Northfork school 1922-42 5s.....	20,000 24	20,000	20,060
McGregor Texas school 1954 5s.....	24,644 63	25,000	24,000
McKinney Texas street 1964 5s.....	18,910 61	19,000	18,240
McMinn Co Tenn bridge 1931 5s.....	20,413 78	20,000	19,800
Madison Co Tenn road series B 1945 4s.....	95,922 54	96,000	90,640
Madison Co N C road 1944 5s.....	23,000 00	23,000	22,910
Magdalena Village N Mex Socorro Co bd of educa 1949 6s.....	46,226 20	44,000	46,200
Manatee Co Fla road 1929 5s.....	51,277 46	50,000	43,000
Manor Texas school 1923 5s.....	2,000 00	2,000	1,700
Mansfield La school 1921-48 5s.....	58,548 23	57,000	56,240
Marion Co S C road & highway 1930 4½s.....	28,227 73	40,000	37,600
Marion Co Texas school 1945 5s.....	27,821 24	27,500	26,960
Marion Co Tenn road 1934 4s.....	12,539 61	14,000	12,460
Marion Co S C high school 1951 5s.....	20,226 27	20,000	18,800
school 1931 5s.....	25,123 21	25,000	24,250
Maricopa Co Ariz highway 1942-49 5½s.....	101,900 56	95,000	96,220
1921-49 5½s.....	124,481 25	126,000	120,180
school 1924 5½s.....	94,728 62	90,000	91,800
1924 5½s.....	10,278 23	10,000	10,200
Marks Miss school 1929-28 5½s.....	11,420 47	11,000	11,000
Marshall Texas high school 1950 5s.....	11,000 00	11,000	10,560
street 1952 5s.....	12,046 20	13,000	12,480
Massac Co Metropolis Ill district 1923 5s.....	14,960 26	15,000	14,960
Maxton N C school 1945 5½s.....	20,222 14	20,000	20,000
Mayfield Ky funding waterworks 1942-46 6s.....	17,047 01	16,000	17,220
Mecklenburg Co Va road 1927-44 6s.....	89,069 55	87,000	87,000
Melrose N Mex school 1947 5s.....	28,277 28	26,000	24,260
Memphis Tenn imp 1944 4½s.....	51,229 22	50,000	44,500
school 1927 4s.....	18,998 49	19,000	17,100
1945 4½s.....	58,450 55	55,000	52,250
Memphis Texas school 1956 5s.....	10,112 25	10,000	9,900
1953 5s.....	27,101 44	27,000	26,520
Menardville Texas school 1955 5s.....	17,611 06	17,500	16,800
Mercer Co W Va school 1926 6s.....	59,226 16	50,000	50,000

	Book and amortized value	Par value	Market value
Meridian Miss funding 1935 4½%.....	26,970 80	25,000	23,500
sewerage 1924 6%.....	5,236 71	5,000	5,100
school 1937 4½%.....	25,082 73	25,000	23,550
school 1941 6%.....	51,423 14	50,000	49,000
waterworks 1928-34 4½%.....	50,232 18	50,000	47,850
Mertzon Texas school 1952 6%.....	7,470 12	8,500	7,800
Miami Fla munic imp 1927-44 6%.....	122,556 79	120,000	120,000
special tax school 1934 6%.....	42,172 48	40,000	42,400
Midland Texas school 1949 6%.....	20,411 51	20,000	20,000
Mission Texas school 1952 6%.....	19,814-09	20,000	19,200
Mitchell Co N C courthouse 1921 6%.....	1,005 97	1,000	1,000
Mobile Ala school 1942 6%.....	50,656 46	50,000	50,000
Mobile Co Ala rfdg 1923 6%.....	57,406 21	56,000	55,440
Mohave Co Ariz road 1955 6%.....	22,078 80	80,000	78,400
union high school 1935 6%.....	25,262 81	25,000	24,750
Monroe N C school Union Co 1930-49 5½%.....	23,000 00	23,000	23,000
Mooreville N C school 1936 6%.....	6,260 23	7,000	6,790
Morehead City N C school 1959 6%.....	27,864 98	25,000	27,000
Morehouse Parish Bastrop La school 1925-35 6%.....	28,000 00	33,000	37,370
Morgan Co Tenn road 1944-54 6%.....	224,420 77	220,000	207,900
1926 6%.....	11,348 47	11,000	10,780
Morgantown W Va school 1924-29 6%.....	10,729 63	11,000	11,000
Mt Gilead N C school 1935 5½%.....	20,496 84	20,000	20,000
Montague Co Texas road 1927-42 5½%.....	52,306 96	50,000	50,500
Montgomery Co Miss supervisors' road 1927-41 5½%.....	69,123 63	65,000	65,000
Montgomery Co Tenn highway funding 1935 4½%.....	15,201 96	15,000	14,250
Mound City Mo school 1934 6½%.....	20,263 60	20,000	20,200
Moundsville W Va school 1923 6%.....	17,500 00	17,500	17,500
Mullins S C high school 1924 6%.....	13,237 72	12,000	12,240
Nacogdoches Texas school 1955 6%.....	45,000 00	45,000	43,200
Nashville Tenn street 1927 4%.....	20,020 90	20,000	19,000
suburban street 1925 4½%.....	51,470 04	50,000	47,710
trunk sewer 1923 4%.....	40,063 17	40,000	37,000
Nassau Co Fla road 1944 6%.....	153,190 78	153,000	149,940
Natches Miss rfdg 1929 6%.....	40,411 84	39,500	39,500
Navajo Co Ariz school ser A B & C 1921-23 6%.....	26,255 97	24,000	25,160
road 1925-57 6%.....	73,829 23	77,000	77,000
Navarro Co Texas com school 1951 6%.....	16,000 00	16,000	15,890
1956 6%.....	18,446 37	18,000	17,940
New Bern N C street 1929 6%.....	50,242 63	48,000	45,120
1928 6%.....	15,896 64	15,000	14,100
New Brunswick N J school 1927-53 4½%.....	26,524 52	26,000	24,700
Newkirk Okla school 1924-29 6%.....	59,282 02	40,000	40,000
New Orleans La courthouse 1955 6%.....	110,214 85	102,000	102,000
Newport News Va harbor 1953 4½%.....	24,427 12	25,000	23,000
Nolan Co Texas courthouse 1956 6%.....	101,154 85	100,000	96,900
Norfolk Neb school 1937 6%.....	24,258 14	24,000	24,240
Norfolk Co Va Wash magis dist No 5 1926 6%.....	46,215 30	43,000	45,000
western branch magis dist No 1 1926 6%.....	15,405 04	15,000	15,000
Norman Okla school rfdg 1924 5½%.....	15,638 66	15,000	15,000
North Bergen Township N J school 1922-45 6%.....	90,107 51	86,000	82,150
Nueces Co Texas causeway 1954 6%.....	8,000 00	8,000	7,980
Oakland Co Mich dist No 4 county's portion hwy imp 1921-23 6%.....	12,626 99	12,200	12,607
Oakland Co Mich county's portion highway 1921-23 6%..	12,561 78	12,200	12,526
highway county's portion 1921-23 6%..	12,243 22	12,000	12,265
Ocala Fla special tax school 1924 6%.....	49,809 57	50,000	50,000
Oconee Co S C Westminster school 1929 6%.....	5,401 39	5,000	5,150
Okmulgee Co Okla school 1921-23 6%.....	12,470 67	13,000	12,510
Okmulgee Okla board of education 1940 6%.....	24,184 23	23,000	22,990
Okmulgee Co Okla school 1926 6%.....	11,419 71	10,000	10,800
funding 1940 6%.....	16,429 91	15,000	14,250
Okmulgee Okla bd of education school 1940 6%.....	116,401 99	115,000	111,550
Omaha Neb paving 1921 4%.....	24,773 66	25,000	25,000
Onslow Co N C rfdg 1940 6%.....	41,571 64	40,000	28,900
road & bridge 1941-50 6%.....	52,656 24	50,000	52,250
Orange Co N C highway 1953 6%.....	18,912 51	19,000	18,210
Orange Co Fla special tax school 1924 5½%.....	52,268 92	50,000	51,000
Orange Co Texas special road series D 1959 5½%.....	279,740 25	250,000	264,000
Osage Co Okla school funding 1935 6%.....	4,246 05	3,987	4,271
funding of 1915 1940 6%.....	45,513 53	40,448	44,083
Ottawa Co Okla school 1928 6%.....	27,254 59	25,000	27,100
Ouachita Parish West Monroe La school 1921-33 6%.....	12,927 76	12,000	12,520
Owensboro Ky water 1921 4%.....	23,000 00	23,000	21,100
Oxford N C graded school 1943 6%.....	19,825 41	20,000	19,400
Palacios Texas school 1951 6%.....	25,000 00	25,000	24,000
Palestine Texas fire station 1950 4½%.....	18,000 00	18,000	18,000
schoolhouse 1955 6%.....	76,000 00	75,000	72,900
school 1961 6%.....	15,522 96	15,000	14,200

Palisades Park N J school 1921-47 5s.....	27,970 24	27,000	27,320
Palm Beach Co Fla special tax school 1921-26 6s.....	19,247 53	18,000	18,750
1923 6s.....	25,708 75	25,000	25,350
1921-28 6s.....	26,630 06	24,000	25,185
Lakeworth Inlet dist 1921-42 5½s..	190,187 24	132,000	130,125
Panola Co Miss Central road 1924-42 5½s.....	42,080 29	42,000	42,480
Paris Texas street 1943 5s.....	24,129 90	24,000	22,640
series D 1940 5s.....	25,000 00	25,000	24,000
1928 5s.....	25,000 00	25,000	24,000
waterworks 1923 5s.....	15,058 08	15,000	14,400
high school 1929 4½s.....	6,243 40	7,000	6,110
public schoolhouse series E 1926 5s.....	60,524 11	60,000	57,600
waterworks series E 1943 5s.....	37,080 67	37,000	35,520
Parker Co Texas special road 1922-41 5s.....	127,213 57	122,000	120,910
Parma rural school Cuyahoga Co Ohio 1924-50 5½s.....	27,000 00	27,000	27,400
Praquotank Co N C road 1922-29 5s.....	25,000 00	25,000	23,700
Payne Co Okla school 1925-35 6s.....	37,624 55	28,000	27,205
Pecos Co Texas school 1926 5s.....	50,779 69	50,000	49,000
Pender Co N C road & bridge 1922-29 6s.....	30,537 16	30,000	30,700
Pensacola Fla imp 1926 4½s.....	52,614 53	58,000	58,360
1926 4½s.....	24,642 13	25,000	23,000
Perry Co Miss public road 1922-29 5s.....	12,192 69	12,000	11,825
Perth Amboy N J school 1928 4s.....	29,449 25	29,000	25,820
Pikesville Ky school 1925-30 6s.....	15,729 92	15,000	15,450
Pima Co Ariz school 1927 5s.....	121,127 06	122,000	122,000
road 1946 5s.....	265,084 22	260,000	260,000
1924-44 5½s.....	295,913 24	194,000	199,620
Pinal Co Ariz union high school 1925 6s.....	22,229 24	21,000	22,550
Pinal Co Ariz school 1925 6s.....	60,172 08	58,000	62,400
road & bridge 1927 5s.....	25,225 90	26,500	25,625
school 1927 6s.....	10,270 09	10,000	10,500
Pierre S D rdg 1922 2s.....	5,224 71	5,500	5,220
Pinellas Co Fla road 1943 5s.....	98,775 23	100,000	98,000
Pitt Co N C courthouse & jail 1941 5s.....	52,415 01	50,000	43,500
Pittsburg Co Okla funding 1929 6s.....	23,615 13	21,275	22,189
Pittsylvania Co Va road & bridge 1947 5s.....	26,112 96	25,000	25,500
Polk Co Tenn road 1922-28 5s.....	45,702 17	45,000	43,750
school 1946 5½s.....	27,250 92	25,000	25,500
Polk Co Fla road 1922-40 5s.....	255,267 06	250,000	242,500
road & bridge 1924-43 6s.....	217,115 24	200,000	210,740
Pontotoc Co Miss jail 1923 6s.....	12,474 68	12,000	11,760
Port Arthur Texas school 1926 5s.....	205,221 20	200,000	192,000
sewer 1922-55 5s.....	53,994 99	61,500	59,785
waterworks 1921-55 5s.....	29,722 20	41,500	40,226
Portales N M school 1926-47 2s.....	33,902 29	30,000	23,270
Portland Ore dry dock 1924 4s.....	3,241 15	4,500	3,640
Potter Co Texas road 1922-42 5s.....	250,206 22	257,000	241,190
Providence Ky school 1921-22 6s.....	12,726 21	12,000	12,240
Pulaski Co Va road 1922-42 5s.....	21,720 20	20,000	27,900
Pulaski Va school 1945 5½s.....	7,402 22	7,000	7,210
Pulaski Co Ark rdg 1922-27 4½s.....	55,506 72	55,000	54,220
Pushmataha Co Okla school dist A Antlers 1925 6s.....	27,797 92	25,000	27,100
Putnam Co Fla courthouse bridge & road 1924-49 5s....	64,262 27	62,000	61,120
Quannah Texas school 1921 5s.....	15,222 92	15,000	15,222
1927 5s.....	22,005 25	27,000	25,220
school rdg 1927 5s.....	14,420 64	14,000	13,440
Raeftord N C graded and high school 1942 6s.....	21,254 24	20,000	21,600
Raleigh N C water 1942 5s.....	25,222 27	25,000	24,200
Raton N M school bldg 1943 6s.....	61,226 62	60,000	62,600
Reeves Co Texas school 1941 5s.....	25,000 00	25,000	24,500
1942 5s.....	14,722 71	15,000	14,700
Refugio Co Texas courthouse 1927 5s.....	75,222 55	75,000	73,500
Remlig Texas com county line school 1926 5s.....	10,122 49	10,000	9,700
Rhea Co Tenn road 1925 5s.....	21,422 27	21,000	20,160
Richland Co S C school 1920 6s.....	20,000 00	20,000	19,800
Richmond Co N C rdg 1929 5s.....	21,742 42	20,000	19,400
1941 5s.....	15,262 72	15,000	14,550
Rising Star Texas school 1926 5s.....	30,000 00	20,000	19,200
Ritchee Co W Va school bldg 1946 6s.....	24,722 46	24,500	24,745
Riviera Ind school dist formerly Nueces Co Texas school dist No 20 1921 5s.....	10,000 00	10,000	9,600
Roanoke Rapids N C school 1922-44 6s.....	10,551 25	10,000	10,460
graded school Halifax Co 1949 6s..	46,642 14	42,000	44,940
school 1922-29 6s.....	9,422 21	9,000	9,222
Roanoke Va public building 1941 4½s.....	24,226 22	25,000	23,500
Roaring Springs Texas school 1924 5s.....	16,517 60	17,000	16,320
Robeson Co N C funding 1929 5s.....	27,271 21	25,000	24,250
courthouse 1927 5½s.....	24,422 26	22,500	22,725
road & bridge 1945 5½s.....	24,222 41	22,000	22,460
Robstown Texas school 1923 5s.....	20,000 00	20,000	19,200
Rogers Co Okla funding 1922 5s.....	65,627 79	64,924	62,327



	Book and amortized value	Par value	Market value
Rosebud Texas school 1949 5s.....	25,248 20	95,000	24,000
Rosedale Kansas school bldg 1923 5s.....	16,525 35	16,000	16,160
Rotan Texas ind school 1949 5s.....	10,000 00	10,000	9,600
Round Rock Texas school 1953 5s.....	22,867 00	29,000	27,240
Roxton Texas school 1934 5s.....	12,065 55	12,000	11,760
Roysse Texas school 1956 5s.....	20,199 80	20,000	19,200
Runge Texas school 1957 5s.....	28,180 00	25,000	23,600
Runnels Co Texas road 1921-23 5½s.....	45,300 23	45,000	45,780
rfdg 1951 5s.....	10,500 00	10,500	10,500
Rusk Co Texas road 1927-49 5½s.....	234,867 82	350,000	350,000
Rusk Texas school 1964 5s.....	9,126 98	9,000	8,640
Russell Co Va road 1923-25 5s.....	15,157 83	15,000	15,000
road & bridge 1927-30 5s.....	20,354 10	20,000	20,000
Rutherford Co N C courthouse 1923-42 5½s.....	42,151 52	40,000	40,200
1923-29 5s.....	17,583 60	18,000	18,570
Sabine Co Texas road 1924-48 5½s.....	98,823 22	100,000	103,050
Saint Albans W Va school 1946 5s.....	17,242 72	17,000	17,012
Saint Joseph Mo school 1922 5s.....	10,947 56	11,000	10,450
Saint Louis Co Elwabik Minn school 1926 5s.....	12,145 36	12,000	12,000
Saint Lucie Co Fla school 1928-56 5s.....	44,063 51	40,000	42,900
Saint Paul Minn rfdg 1923 4s.....	9,444 01	9,000	8,280
Saint Petersburg Pinellas Co Fla school 1921-33 5s.....	41,060 01	39,250	40,322
spec tax schl 1941 5s.....	22,791 49	20,000	21,200
Saint Petersburg Fla munic imp 1942 5s.....	18,679 91	16,000	16,960
1943 5½s.....	164,555 02	153,000	154,000
1943 5s.....	25,183 67	20,000	22,100
Saint Petersburg Pinellas Co Fla spec tax schl 1947 5s.....	104,422 78	100,000	96,000
Salem Va school 1931 5s.....	3,069 46	3,000	2,970
Salisbury N C funding & imp 1942 5s.....	51,707 44	50,000	47,000
San Angelo Texas school 1949 5s.....	21,825 93	21,000	20,280
Central fire station 1950 5s.....	5,000 00	5,000	4,900
San Antonio Texas rfdg 1946 4½s.....	50,529 04	50,000	45,600
San Augustine Texas school 1956 5s.....	5,050 27	5,000	4,700
San Benito Texas school 1952 5s.....	24,676 62	24,500	22,520
Santa Cruz Ariz highway 1958 5s.....	24,011 53	25,000	24,500
Santa Cruz Co Ariz high school 1926-35 5s.....	20,000 00	20,000	19,800
1924-32 5½s.....	51,438 71	50,000	50,250
road & bridge 1955 5s.....	127,816 94	122,000	120,240
San Diego Texas school 1955 5s.....	18,000 00	18,000	17,300
San Patricio Co Texas school 1952 5s.....	29,000 00	29,000	25,210
Santa Rosa N M board of education 1945 5s.....	10,365 65	10,000	10,400
Santa Rosa Guadalupe Co N Mex school bldg 1946 5s.....	30,186 08	30,000	29,400
Sanford Lee Co N C school 1938 5s.....	20,321 21	20,000	19,200
Sanger Texas school 1956 5s.....	14,623 11	14,500	12,630
Scotland Neck N C school 1926-42 5½s.....	8,455 20	8,000	8,020
Scott Co Tenn road 1948-49 5½s.....	46,523 96	44,000	44,000
Scotts Bluff Co Neb bridge 1922-23 5s.....	7,342 40	7,000	7,160
Seabreeze Volusia Co Fla special tax school 1925-45 5s.....	52,124 22	50,000	51,750
Seima N C school 1945 5s.....	29,724 81	20,000	23,600
Seminole Co Okla funding 1942 5s.....	9,826 52	9,000	9,720
Seminole Co Fla special road & bridge 1942 5½s.....	10,827 52	10,000	10,300
special tax school 1946 5½s.....	80,217 58	75,000	77,250
rfdg & highway 1946 5½s.....	15,000 00	15,000	15,450
Sequoyah Co Okla school 1923 5s.....	10,715 87	10,000	10,200
funding 1939 5s.....	15,995 87	14,800	15,478
Sevier Co Tenn railroad aid 1930 5s.....	74,888 50	75,000	74,250
Sherman Texas waterworks rfdg 1922-47 4½s.....	26,525 63	26,000	24,210
Silabee Texas school 1930 5s.....	9,970 94	10,000	9,800
Simpson Co Miss courthouse & jail 1922-47 5s.....	22,402 86	21,000	21,000
Sioux Falls S D school 1925 5s.....	21,159 22	20,000	20,700
Smithfield N C school 1942 5s.....	25,206 39	25,000	24,250
Socorro Co N M school 1946 5s.....	23,045 54	22,000	22,000
Sour Lake Texas school 1957 5s.....	23,050 20	20,000	20,000
Spartanburg S C rfdg 1925 4½s.....	19,324 95	19,000	18,620
Stanley Co N C road & bridge 1925-50 5½s.....	225,000 00	225,000	221,570
1929-49 5½s.....	122,720 07	125,000	122,770
1919 1922-49 5½s.....	23,977 68	22,000	22,650
rfdg 1921-25 5s.....	59,038 12	58,000	58,000
Stillwell Adair Co Okla school 1934 5s.....	8,575 37	8,000	8,400
St Martin's Parish La public imp 1941-52 5s.....	41,000 00	41,000	29,560
road 1931-52 5s.....	24,000 00	24,000	22,210
St Tammany Parish La road 1925-43 5s.....	44,000 00	44,000	42,680
Sugarland Texas ind school formerly Port Bend Co Tex school dist No 17 1921-54 5s.....	18,267 99	18,000	17,445
Summersville Ga school 1921-42 5s.....	14,957 31	14,900	14,000
Sumter S C school 1927 5s.....	11,213 54	11,000	10,950
Sunflower Co Miss bridge & rfdg 1931 4½s.....	26,085 25	22,500	27,720
supervisor's d No 5 rd 1926-44 5½s.....	23,786 79	20,000	22,400
1923-27 5½s.....	104,174 57	100,000	102,200

Surry Co N C county home 1929 5s.....	5,234 53	5,000	4,950
Swain Co N C bridge 1921-25 6s.....	39,484 57	37,500	38,575
courthouse 1921-23 6s.....	27,214 28	28,000	28,530
Sweetwater Texas school 1953 5s.....	51,607 46	50,000	48,000
Tallahatchie Co Miss supervisors' dist No 4 & 5 road 1929-43 5½s.....	65,047 73	61,500	61,500
Tallahatchie Co Miss jail & bridge 1924-43 6s.....	25,000 00	25,000	25,000
bridge 1933-43 5½s.....	9,780 83	9,700	9,900
Tampa Fla bridge 1961 5s.....	29,984 64	29,000	27,840
prk 1955 5s.....	25,559 58	25,000	24,000
Tangipahoa Parish La highway 1921-25 5s.....	23,480 47	23,500	23,250
Tangipahoa La school 1921 5s.....	2,500 00	2,500	2,500
Tarrant Co Texas special road 1924-30 5s.....	85,405 02	87,000	82,000
road & bridge 1953 5s.....	50,255 94	50,000	50,000
Tarboro N C school 1939 5s.....	31,402 58	30,000	29,100
Tazewell Co Va road & bridge 1944-45 5s.....	51,747 49	50,000	50,000
Teaneck Township N J school 1921-39 5s.....	19,954 33	19,000	19,340
Temple Texas school 1946 5s.....	30,915 43	30,000	19,400
waterworks 1947 5s.....	57,619 90	58,000	53,760
waterworks series 2 1949 5s.....	31,060 33	30,000	28,900
Terrell Texas school 1954 5s.....	37,000 00	37,000	35,520
city hall & fire station 1954 5s.....	18,000 00	18,000	19,250
Texarkana Texas bridge series No 1 1947 5s.....	10,000 00	10,000	9,600
sewage disposal plant 1947 5s.....	23,933 77	25,000	24,000
sewerage series No 2 1947 5s.....	10,000 00	10,000	9,600
street series No 2 1947 5s.....	20,000 00	20,000	19,200
ward school bldg 1953 5s.....	50,736 58	50,000	48,000
Thomaston Ga school 1923-27 6s.....	3,071 54	3,000	3,090
Tifton Ga school 1936 5s.....	21,067 82	20,000	20,000
Timpan Texas school 1949 5s.....	9,000 00	9,000	8,610
Tipton Co Tenn highway 1919 6s.....	142,574 73	145,000	142,574
Titusville Brevard Co Fla special tax school 1940 6s.....	73,235 79	66,000	66,000
Transylvania Co N C road & bridge 1921-50 6s.....	49,277 92	50,000	52,550
Troup Texas school 1953 5s.....	19,000 00	19,000	18,210
Transylvania Co N C road & bridge 1924-43 5½s.....	31,151 43	30,000	30,000
Tulsa Co Okla school 1926 6s.....	9,127 60	8,833	88,048
1926 6s.....	27,674 41	25,000	28,250
1937 6s.....	51,295 18	48,000	48,000
Tupelo Miss school 1933 5s.....	24,815 67	25,000	24,250
Turner Co Ga courthouse jail road 1924-26 5s.....	49,085 24	47,000	47,000
Tyler Texas high school 1952 5s.....	25,079 57	25,000	24,000
Unicoi Co Tenn road 1926-46 6s.....	111,215 79	110,000	104,500
Unicoi Co Miss courthouse 1923 6s.....	70,119 00	65,000	65,250
road 1926-28 6s.....	62,659 04	60,000	63,530
Upshur Co Texas special road series D 1959 5½s.....	12,000 00	12,000	12,240
Uvalde Texas school 1932-47 5s.....	20,407 84	20,000	19,800
Valencia Co N M school 1936 6s.....	14,830 93	14,000	14,140
Valley View Texas school 1944 5s.....	7,911 01	8,000	7,760
Valley Mills Texas school 1954 5s.....	9,822 00	10,000	9,600
Vance Co N C highway 1923-53 6s.....	101,596 73	100,000	97,000
road 1925 5s.....	12,229 08	12,000	11,800
Venus Texas school 1929 5s.....	20,271 21	20,000	19,400
Vermillion Parish La road 1923-24 5s.....	27,063 90	27,000	26,315
Vicksburg Miss local debt 1926 4½s.....	84,851 57	84,000	82,320
debt 1928 5s.....	3,914 17	3,500	3,700
Victoria Texas 1921-57 4½s.....	79,260 53	79,000	74,680
public imp 1921-57 4½s.....	92,789 94	92,500	87,825
Volusia Co Fla Deland special tax school 1930-26 6s.....	23,231 41	21,000	21,720
Daytona special tax school 1935 6s.....	24,643 54	22,000	22,880
Volusia Co New Smyrna Fla special tax schl 1926-45 6s.....	42,518 76	40,000	42,000
Volusia Co Fla special tax school 1945 6s.....	12,793 85	12,000	12,600
Waco Texas waterworks 1943 5s.....	107,572 40	107,000	103,790
Wake Co N C Apex school 1943 6s.....	13,217 85	12,500	12,875
Wakelon school 1933 6s.....	15,749 46	15,000	18,050
Cary high school 1943 6s.....	28,425 55	25,000	28,270
Wallace N C high school 1921-23 6s.....	8,247 24	8,600	8,110
Ward Co N D funding 1925 4½s.....	65,995 92	65,000	64,350
Washington Co Miss Hollandale school 1923-27 5½s.....	28,459 13	25,000	25,208
public road & bridge 1933 5s.....	58,264 94	57,000	54,720
Washington Co N C munl imp 1953 5s.....	47,463 14	45,000	43,200
courthouse 1937-51 6s.....	37,640 34	50,000	50,000
road & bridge 1926-50 6s.....	121,724 77	110,000	116,380
Washington Heights Tex ind sch l Tarrant Co 1953 5s.....	21,340 23	22,000	21,130
Watauga Co N C road 1923-47 6s.....	52,113 65	50,000	52,300
Waterloo Ia park board com'rs 1929-40 5s.....	36,778 34	35,000	35,170
Waxahachie Texas permanent street 1943 5s.....	4,593 01	4,500	4,365
waterworks 1953 5s.....	8,675 74	8,500	8,180
Webb City Mo school 1930 4½s.....	25,000 00	25,000	24,000
Weid Co Colo school 1939 5s.....	3,048 02	3,000	2,910
Wellington Texas school 1957 5s.....	26,061 66	25,000	24,000
Wellsburg W Va school 1945 5s.....	35,064 52	35,000	35,068

	Block and amortized value	Par value	Market value
West Asheville N C special school tax 1926 5s.....	12,214 41	13,000	13,000
West Dallas Texas school 1964 5s.....	15,849 49	16,000	15,680
1956 5s.....	10,127 82	10,000	9,800
Westwood Bergen Co N J school 1921-24 5s.....	29,588 06	29,000	29,270
West Palm Beach Fla rfdg issue 1918 1921-29 6s.....	25,977 85	26,000	26,996
munic waterway 1922-41 5½s....	7,500 00	7,500	7,500
Wharton Texas school 1929 5s.....	12,000 00	12,000	12,000
Wheeling W Va imp 1923-20 4s.....	48,000 00	48,000	44,800
White Co Tenn turnpike 1924-24 5s.....	77,191 08	75,000	74,000
Wichita Falls Texas school series 4 1960 5s.....	30,000 00	30,000	28,800
sewer 1952 5s.....	10,066 73	10,000	9,600
street 1952 5s.....	12,080 06	12,000	11,520
bridge 1951 5s.....	10,006 49	10,000	9,800
hospital 1954 5s.....	26,000 00	26,000	24,500
Wilkes Co N C road general 1924-57 5½s.....	114,415 70	107,000	110,650
Boone Trail highway 1924-57 5½s	17,119 46	16,000	16,550
Williamson W Va school 1924-29 5½s.....	40,123 72	39,000	40,113
Williamston N C school 1927 5s.....	26,723 92	25,000	22,750
Wilmington N C water & sewerage 1948 4½s.....	41,623 22	40,000	37,200
Winston Co Miss funding 1926 5½s.....	52,767 91	50,000	52,770
Winters Texas school 1950 5s.....	17,000 00	17,000	16,200
Winyah Indigo S C school 1927 5s.....	26,826 92	26,000	23,950
Wise Co Texas road 1921-42 5½s.....	57,923 15	59,000	59,500
Wise Co Va Gladeville magis dist road 1942 5s.....	44,640 44	44,000	43,120
Richmond magis dist road 1942 5s.....	42,610 98	42,000	42,610
Wood Co Texas road & bridge 1923 5s.....	52,176 59	52,000	50,830
Woodland N C school 1922-29 6s.....	10,263 88	10,000	10,190
Woodruff S C school 1929 6s.....	5,414 70	5,000	5,150
Wyoming Co W Va road 1945 5s.....	214,000 00	214,000	214,000
Yalobusha Co Miss courthouse 1922 5s.....	15,550 06	15,000	14,700
general road 1928 5½s.....	7,294 78	7,000	7,210
Yancey Co N C road & bridge 1921-45 6s.....	95,874 97	92,000	96,760
road 1925-46 5½s.....	28,120 78	26,500	26,500
courthouse & jail 1922-29 6s.....	18,468 45	18,000	18,650
road & bridge 1921-45 6s.....	49,283 40	50,000	52,060
Yavapai Co Ariz school 1924 5½s.....	25,226 47	25,000	25,000
1924 5½s.....	30,655 84	30,000	30,000
Yazoo Co Miss supervisors' dist 1928-41 5½s.....	116,217 86	109,500	109,500
York Neb school bldg 1925-28 5s.....	2,000 00	2,000	2,000
Young Co Texas bridge 1951 5s.....	10,006 84	10,000	9,600
Yuma Co Ariz funding 1920 6s.....	59,742 21	92,000	97,426
road 1922-52 5s.....	121,964 69	122,000	122,000
1927 5s.....	14,296 05	15,000	15,000
United States Lib 1947 3½s.....	450 00	450	450
1st Lib conv 1947 4½s.....	22,723 06	22,650	22,675
2d Lib conv 1942 4½s.....	93 29	94	92
1942 4½s.....	1,269,606 59	1,269,150	1,269,793
1942 4½s.....	100 00	100	100
1942 4s.....	5,192 48	5,500	5,174
3d Lib conv 1928 4½s.....	68,650 00	68,650	68,650
1928 4½s.....	479 57	500	478
1928 4½s.....	50 00	50	50
4th Lib 1922 4½s.....	800 06	1,000	857
1928 4½s.....	956,000 00	956,000	956,000
1928 4½s.....	47 07	50	46
1928 4½s.....	300 00	300	300
Victory Lib conv 1923 4½s.....	1,916 87	2,000	1,826
Soldiers' & Sailors' Civil Relief 1928 3½s	200 00	200	200
Totals .....	\$27,960,912 85	\$27,254,817	\$26,692,917

WORKMEN'S BENEFIT AND BENEVOLENT  
ASSOCIATION OF THE UNITED STATES

BIBLE HOUSE, NEW YORK

[Commenced business 1911]

PAUL SCHROEDER, President

JACOB KORN, Secretary

Attorney for service of process in the State of New York, Superintendent of  
Insurance, Albany, N. Y.

INCOME

Membership fees .....	\$85 40	
All other assessments or premiums.....	12,649 04	
		<hr/>
Net amount received from members.....		\$12,734 44
Interest on:		
Mortgage loans .....	\$842 50	
Deposits .....	1,412 48	
		<hr/>
		2,254 98
Total Income .....		<hr/>
		\$14,989 42
Ledger Assets December 31, 1919.....		54,931 07
		<hr/>
Total .....		<hr/>
		\$69,920 49

DISBURSEMENTS

Death claims .....	\$4,190 00
Salaries and other compensation of officers and trustees.....	2,151 20
Salaries and other compensation of committees.....	81 00
Salaries and other compensation of office employees.....	52 00
Rent .....	437 28
Advertising, printing and stationery.....	416 50
Postage, express, telegraph and telephone.....	182 81
Legal expenses .....	75
Miscellaneous .....	168 20
	<hr/>
Total Disbursements .....	<hr/>
	\$7,679 74

Balance .....	<hr/>
	\$62,240 75

LEDGER ASSETS

Mortgage loans .....	\$26,800 00
Cash in association's office.....	87 58
Deposits in trust companies and banks on interest.....	35,373 17
	<hr/>
Total .....	<hr/>
	\$62,240 75

NON-LEDGER ASSETS

Interest due and accrued:	
Mortgages .....	\$682 50
Other assets .....	631 10
	<hr/>
Total .....	<hr/>
	1,313 60

Assessments actually collected by subordinate lodges not yet turned over to supreme lodge..... 3,333 59

Total Assets..... \$36,887 94

**LIABILITIES**

Policy or certificate claims:

Due and unpaid ..... \$60 00

Incurred in 1920 not reported until 1921... 450 00

Total unpaid claims..... \$510 00

**EXHIBIT OF FUNDS**

	Mortuary	Reserve	Expense	Total
Balance December 31, 1919.....	\$26,951 19	\$18,295 68	\$9,684 20	\$54,931 07
<i>Income:</i>				
Membership fees.....		85 40		85 40
Other assessments.....	9,456 10		3,192 94	12,649 04
Interest and dividends.....	532 45	1,349 51	383 02	2,264 98
Totals.....	<u>\$36,989 74</u>	<u>\$19,730 59</u>	<u>\$13,230 16</u>	<u>\$69,950 49</u>
<i>Disbursements:</i>				
Death claims.....	\$4,190 00			\$4,190 00
Salaries, other compensation and traveling expense of officers and employees.....			\$2,284 20	2,284 20
Rent.....			437 28	437 28
Advertising, printing, supplies, postage, telegraph, telephone.....			599 31	599 31
Legal expenses.....			75	75
Other disbursements.....			168 20	168 20
Totals.....	<u>\$4,190 00</u>		<u>\$3,489 74</u>	<u>\$7,679 74</u>
Balance December 31, 1920.....	<u>\$32,799 74</u>	<u>\$19,730 59</u>	<u>\$9,740 42</u>	<u>\$62,270 75</u>

**EXHIBIT OF CERTIFICATES**

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	6,627	\$585,650	2,610	\$231,820
Written in 1920.....	348	38,830	115	13,030
Totals.....	<u>6,975</u>	<u>\$624,480</u>	<u>2,725</u>	<u>\$244,850</u>
Deduct terminated, decreased or transferred in 1920....	408	37,500	201	18,600
Total certificates in force December 31, 1920....	6,567	\$586,980	2,524	\$226,250
Terminated by death in 1920.	58	4,340	24	1,750
Terminated by lapse in 1920.	350	33,160	177	16,850

Received in 1920 from members in New York:

Mortuary ..... \$3,517 34  
 Reserve ..... 21 20  
 Expense ..... 1,183 87  
 Total ..... \$4,722 41

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	6	\$360	3	\$170
Incurred in 1920.....	58	4,340	24	1,750
Totals .....	64	\$4,700	27	\$1,920
Paid in 1920.....	-57	4,190	25	1,800
Claims unpaid December 31, 1920 .....	7	\$510	2	\$120

GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$82,671
Losses and claims paid from organization of association:	
Death .....	41,790

MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
New York .....	\$26,800

## THE WORKMEN'S CIRCLE

175 EAST BROADWAY, NEW YORK

[Commenced business 1905]

E. H. JESHURIN, President

JOSEPH BASKIN, Secretary

Attorney for service of process in the State of New York, MEYER LONDON,  
302 Broadway, New York

### INCOME

Membership fees .....	\$33,702 00	
Assessments or premiums.....	775,027 65	
Special assessment .....	24,656 05	
Transfer fees .....	500 75	
Constitution fees .....	1,142 30	
Other payments by members for charitable purposes .....	68,202 89	
Reinstated .....	11 94	
<b>Total .....</b>	<b>\$903,243 58</b>	
Deduct payments returned to applicants and members .....	12,692 51	
<b>Net amount received from members.....</b>		<b>\$890,551 07</b>
Interest on:		
Mortgage loans .....	\$4,639 59	
Bonds .....	40,301 31	
Deposits .....	2,758 24	
Other sources .....	4 44	
		<b>47,703 58</b>
Sale of lodge supplies .....		754 15
Consumption benefit refunded .....		1,305 93
Sale of various articles.....		1,150 66
Labor League, \$525.71; live stock, \$762.28.....		1,287 99
Anniversary celebration .....		544 93
Donations .....		421 25
Consumptive patients .....		9,549 55
Pay patients, \$5,713.37; charge to Brs., \$80.....		5,793 37
Deposits .....		6,740 00
Flag rent .....		111 00
Educational work .....		24,084 93
Suspense fund .....		36,962 68
Miscellaneous .....		235 40
Gross increase, by adjustment, in book value of ledger assets:		
Bonds .....		530 00
<b>Total Income .....</b>	<b>\$1,027,728 48</b>	
<b>Ledger Assets December 31, 1919.....</b>	<b>1,238,268 09</b>	
<b>Total .....</b>		<b>\$2,265,988 58</b>

DISBURSEMENTS		
Death claims .....		\$97,447 93
Sick and accident claims.....		188,205 00
Consumption benefits .....		18,986 49
<hr/>		
Total benefits paid.....		\$304,639 42
Salaries of deputies and organizers.....		11,901 17
Salaries of officers and trustees.....		3,755 00
Salaries and other compensation of committees.....		6,040 32
Salaries and other compensation of office employees.....		32,042 34
Medical examiners' fees and salaries.....		72 25
Traveling and other expenses of officers, trustees and committees .....		339 96
Collection and exchange.....		333 12
Insurance department fees.....		1,117 81
Rent .....		2,516 63
Advertising, printing and stationery.....		7,744 19
Postage, express, telegraph and telephone.....		2,811 79
Official publication .....		26,190 74
Expense of supreme lodge meeting.....		47,472 07
Legal expenses .....		3,159 00
Furniture and fixtures.....		2,416 99
Taxes, repairs and other expenses on real estate.....		685 45
Canadian exchange .....		33 11
Sanatorium .....		109,192 21
Refunds to patients.....		1,638 03
Anniversary celebration .....		643 55
Sanatorium for pay patients.....		5,713 37
Charitable purposes .....		69,981 36
Dues and assistance to drafted members.....		916 76
Suspense fund .....		36,524 77
Educational work .....		30,529 19
Miscellaneous, including \$3,323.68 auditing; \$2,137.25 auditing and actuarial work.....		7,881 46
Gross decrease, by adjustment, in book value of ledger assets:		
Real estate .....	\$4,797 95	
Bonds .....	9,400 00	
		<hr/>
		14,197 95
		<hr/>
<b>Total Disbursements .....</b>		<b>\$729,990 01</b>
		<hr/>
<b>Balance .....</b>		<b>\$1,535,998 57</b>

LEDGER ASSETS		
Book value of real estate.....		\$99,661 57
Mortgage loans .....		102,500 00
Book value of bonds.....		1,142,485 95
Cash in association's office.....		2,500 00
Sanatorium department .....		2,500 00
Deposits in trust companies and banks on interest.....		95,888 13
P. O. Passaic, \$253.61; branches, \$36,765.73; members at large, \$1,065.51; branch supplies, \$5,200.18.....		43,285 03
Machinery, furniture and fixtures, Friend department, \$759.76; plates, \$3,000; furniture and fixtures, \$5,203.12; sanatorium furniture and fixtures, \$16,549.86; sanatorium live stock, \$1,581.47 .....		27,094 21
Sanatorium celebration, \$318.24; postage, \$7.01; special reimbursement, \$1,117.03; paper, \$3,420; books, \$15,221.40....		20,083 68
		<hr/>
<b>Total .....</b>		<b>\$1,535,998 57</b>



## NON-LEDGER ASSETS

## Interest due and accrued:

Mortgages .....	\$1,683 33
Bonds .....	11,924 34
Other assets .....	803 03

Total .....	14,410 70
Administration fund, \$6,019.93; convention fund, \$6,840.74; organization fund, \$2,288.32; publication, \$8,367.71; theatrical production, \$105.10.....	23,621 80
<b>Gross Assets .....</b>	<b>\$1,574,031 07</b>

## DEDUCT ASSETS NOT ADMITTED

P. O. Passaic, \$253.61; branches, \$36,765.73; members at large, \$1,065.51; branch supplies, \$5,200.18 .....	\$43,285 03	
Machinery, furniture and fixtures, Friend Department, \$759.76; plates, \$3,000; furniture and fixtures, \$5,203.12; sanatorium furniture and fixtures, \$16,549.86; sanatorium live stock, \$1,581.47 .....		27,094 21
Book value of bonds over market value.....	39,610 95	
Sanatorium celebration, \$318.24; postage, \$7.01; special reimbursement, \$1,117.03; paper, \$3,420; books, \$15,221.40.....	20,083 68	
Deferred assessment as above.....	23,621 80	
<b>Total .....</b>	<b>153,695 67</b>	
<b>Total Admitted Assets.....</b>	<b>\$1,420,335 40</b>	

## LIABILITIES

Policy or certificate claims:		
Due and unpaid.....	\$57,691 85	
Incurred in 1920, not reported until 1921....	1,500 00	
<b>Total unpaid claims.....</b>	<b>\$59,191 85</b>	
Applications for approval, \$683; cemetery department, \$207.76		890 76
Sanatorium deposits, \$397.08; Canadian exchange, \$33.11; labor league, \$500.....		930 19
H. Klipper, \$41; H. Horn, \$41; suspense, \$387.15; uncollected checks canceled, \$606.92.....		1,076 07
Voluntary contribution .....		24,938 49
<b>Total .....</b>	<b>\$87,027 36</b>	

## EXHIBIT OF FUNDS

	Mortuary	Reserve	Disability	Sanatorium
Balance December 31, 1919.....	\$134,354 61	\$825,787 07	\$84,664 49	\$145,300 57
<i>Income:</i>				
Membership fees.....		33,702 00		
Other assessments.....	178,374 81	92,010 77	273,889 85	96,173 24
Interest and dividends.....	359 37	47,339 77	4 44	
Other income.....		530 00	1,308 93	25,487 75
<b>Totals.....</b>	<b>\$313,288 79</b>	<b>\$999,349 61</b>	<b>\$359,864 71</b>	<b>\$266,963 56</b>
<i>Disbursements:</i>				
Death claims.....	\$97,447 98			
Sick and accident claims.....			\$188,205 00	
Other benefits.....			18,986 49	
Taxes and expense on real estate.....				\$685 45
Other disbursements.....		\$9,424 44		123,823 98
<b>Totals.....</b>	<b>\$97,447 93</b>	<b>\$9,424 44</b>	<b>\$207,191 49</b>	<b>\$124,509 43</b>

Balance before transfers .....	\$215,840 86	\$969,925 17	\$152,663 22	\$142,454 13
Increase by transfers .....		585 25	110 23	
Balance .....	\$215,840 86	\$990,510 42	\$152,773 45	\$142,454 13
Decrease by transfers .....		1,133 11		
Balance December 31, 1920 .....	\$215,840 86	\$989,377 31	\$152,773 45	\$142,454 13

	Voluntary contributions	Suspense	Expense	Total
Balance December 31, 1919 .....	\$37,038 13		\$11,147 22	\$1,238,262 09
<i>Income:</i>				
Membership fees .....				33,702 00
Other assessments .....			145,340 52	796,991 19
Other payments by members .....	68,214 83		1,643 05	69,857 88
Interest and dividends .....				47,703 58
Other income .....	13 15	\$36,962 68	25,172 33	89,471 84
Totals .....	\$105,266 11	\$36,962 68	\$184,303 12	\$2,265,988 58

<i>Disbursements:</i>				
Death claims .....				\$97,447 93
Sick and accident claims .....				182,205 00
Other benefits .....				18,986 49
Salaries, other compensation and traveling expense of officers and employees .....			\$54,151 04	54,151 04
Insurance department fees .....			1,117 81	1,117 81
Rent .....			2,516 63	2,516 63
Advertising, printing, supplies, postage, telegraph, telephone .....			10,055 98	10,055 98
Official publication .....			26,190 74	26,190 74
Supreme lodge meeting .....			47,472 07	47,472 07
Legal expenses .....			3,159 00	3,159 00
Taxes and expense on real estate .....				585 45
Other disbursements .....	\$70,931 23	\$36,524 77	39,297 45	280,001 87
Totals .....	\$70,931 23	\$36,524 77	\$183,960 72	\$729,990 01

Balance before transfers .....	\$34,334 88	\$437 91	\$342 40	\$1,535,998 57
Increase by transfers .....		1,562 03	30 85	2,288 36
Balance .....	\$34,334 88	\$1,999 94	\$378 25	\$1,538,286 93
Decrease by transfers .....	1,155 25			2,288 36
Balance December 31, 1920 .....	\$33,179 63	\$1,999 94	\$378 25	\$1,535,998 57

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919 .....	75,433	\$20,156,500	37,892	\$9,944,500
Written in 1920 .....	12,911	3,341,300	6,963	1,704,200
Revived in 1920 .....	1,464	377,200	586	144,800
Received by transfer in 1920 .....			1,176	290,900
Increased in 1920 .....		35,700		14,000
Totals .....	89,808	\$23,910,700	46,617	\$12,098,400
Deduct terminated, decreased or transferred in 1920 .....	8,237	2,039,800	4,138	987,200
Total certificates in force December 31, 1920 .....	81,571	\$21,870,900	42,479	\$11,111,200
Terminated by death in 1920 .....	334	96,500	175	50,600
Terminated by lapse in 1920 .....	7,877	1,936,600	2,869	662,600
Transferred in 1920 .....			1,081	270,900
Terminated by rejection in 1920 .....	26	6,700	13	3,100

Received in 1920 from members in New York:	
Mortuary .....	\$91,523 76
Reserve .....	46,664 72
Disability .....	14,513 90
Sick and accident.....	130,625 10
Expense .....	75,466 96
<b>Total .....</b>	<b>\$358,694 44</b>

## EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	239	\$59,666	116	\$29,143
Reported in 1920.....	334	95,000	175	50,600
Interest addition account of instalment claims .....		359		184
<b>Totals .....</b>	<b>573</b>	<b>\$155,025</b>	<b>291</b>	<b>\$79,927</b>
<b>Paid in 1920.....</b>	<b>331</b>	<b>97,448</b>	<b>171</b>	<b>50,963</b>
<b>Claims unpaid December 31, 1920 .....</b>	<b>242</b>	<b>\$57,577</b>	<b>120</b>	<b>\$28,964</b>

## EXHIBIT OF CONSUMPTION BENEFIT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Reported in 1920.....	164	\$19,089	73	\$8,431
Interest addition account of instalment claims .....		4		
<b>Totals .....</b>	<b>164</b>	<b>\$19,093</b>	<b>73</b>	<b>\$8,431</b>
<b>Paid in 1920.....</b>	<b>154</b>	<b>17,680</b>	<b>73</b>	<b>8,431</b>
<b>Balance .....</b>	<b>10</b>	<b>\$1,413</b>		
<b>Refunded in 1920.....</b>	<b>9</b>	<b>1,306</b>		
<b>Claims unpaid December 31, 1920 .....</b>	<b>1</b>	<b>\$107</b>		

## EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Reported in 1920.....	8,031	\$188,213	4,130	\$96,774
Paid in 1920.....	8,030	188,205	4,130	96,774
<b>Claims unpaid December 31, 1920, estimated liability...</b>	<b>1</b>	<b>\$8</b>		

## GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$885,700 21
Disability .....	2,177,665 03
Losses and claims paid from organization of association:	
Death .....	\$675,938 81
Disability .....	2,033,968 56

DEPOSITS OR INVESTMENTS NOT HELD FOR THE PROTECTION OF ALL  
THE POLICYHOLDERS OF THE COMPANY

State or country	Par value of deposit
North Carolina .....	\$5,000
Canada .....	10,200
<b>Total</b> .....	<b>\$15,200</b>

MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
New York .....	<b>\$102,500</b>

BONDS OWNED

	Book value	Par value	Market value
United States 2d Lib 1942 4s.....	\$13,960 00	\$15,000	\$12,750
2d Lib 1928 4½s.....	47,500 00	50,000	44,000
4th Lib 1928 4½s.....	106,212 95	117,000	99,450
5th Victory 1923 4½s.....	183,970 00	190,000	182,100
Dominion of Canada 1931 5s.....	9,185 00	10,000	9,400
1934 5½s.....	173 00	200	100
war loan 1927 5s.....	14,850 00	15,000	14,400
City of New York corp stock 1941 8s.....	4,150 00	5,000	4,000
1922 3½s.....	6,860 00	7,000	6,980
1940 3½s.....	63,000 00	70,000	60,900
1941 3½s.....	9,000 00	10,000	8,700
1952 3½s.....	8,700 00	10,000	8,300
1952 3½s.....	46,110 00	53,000	43,950
1952 3½s.....	26,285 00	40,500	33,210
1954 3½s.....	53,320 00	62,000	50,840
1954 3½s.....	8,600 00	10,000	8,200
1955 3½s.....	14,760 00	16,000	13,120
1936 4s.....	13,680 00	14,000	13,100
1955 4s.....	9,500 00	10,000	9,100
1960 4½s.....	10,000 00	10,000	9,500
1960 4½s.....	53,000 00	53,000	50,350
1962 4½s.....	36,625 00	40,000	38,000
1964 4½s.....	202,000 00	202,000	191,900
1966 4½s.....	40,000 00	40,000	38,000
1967 4½s.....	26,750 00	35,000	35,000
1967 4½s.....	112,125 00	110,000	110,000
Boston Mass 1926 4s.....	4,800 00	5,000	4,600
Town of Liberty N Y schools 1931 4½s.....	2,525 00	2,500	2,475
<b>Totals</b> .....	<b>\$1,142,485 95</b>	<b>\$1,202,200</b>	<b>\$1,102,875</b>

**WORKMEN'S SICK AND DEATH BENEFIT FUND OF  
THE UNITED STATES OF AMERICA**

**9 SEVENTH STREET, NEW YORK**

[Commenced business 1884]

**PAUL FLASCHEL, President** **PAUL STURM, Secretary**  
**Attorney for service of process in the State of New York, MORRIS HILLQUIT,**  
**19 W. 44th street, New York**

<b>INCOME</b>		
Membership fees .....	\$9,207 00	
Assessments or premiums.....	587,545 20	
Special assessment for expense fund.....	5,119 10	
Other payments by members.....	81 12	
<b>Total .....</b>	<b>\$601,952 42</b>	
Deduct payments returned to applicants and members .....	67 60	
<b>Net amount received from members.....</b>		<b>\$601,884 82</b>
Interest on:		
Mortgage loans .....	\$57,802 69	
Deposits .....	2,175 61	
		<b>59,978 30</b>
Rents .....		2,474 50
Sale of lodge supplies.....		5 20
Miscellaneous .....		658 19
Society emblems .....		629 30
<b>Total Income .....</b>		<b>\$665,630 31</b>
<b>Ledger Assets December 31, 1919.....</b>		<b>1,273,007 52</b>
<b>Total .....</b>		<b>\$1,938,637 83</b>

<b>DISBURSEMENTS</b>		
Death claims .....	\$157,306 10	
Sick and accident claims.....	276,818 10	
<b>Total benefits paid.....</b>		<b>\$434,124 20</b>
Salaries and other compensation of officers and trustees.....	3,678 30	
Installation of new branches.....	57 20	
Salaries of office employees.....	11,776 57	
Medical examiners' fees and salaries.....	14 00	
Insurance department fees.....	80 00	
Rent .....	1,400 00	
Advertising, printing and stationery.....	2,265 28	
Postage, express, telegraph and telephone.....	549 56	
Lodge supplies .....	307 23	
Official publication .....	19,581 91	
Expense of supreme lodge meeting.....	808 47	
Legal expenses .....	826 91	
Furniture and fixtures.....	25 63	

1920] WORKMEN'S SICK AND DEATH BENEFIT FUND 471

Taxes, repairs and other expenses on real estate.....	1,090 68
Printing membership books.....	1,810 00
Miscellaneous, including \$187.68 auditing.....	1,683 99

**Total Disbursements** ..... **\$480,079 83**

**Balance** ..... **\$1,458,557 90**

**LEDGER ASSETS**

Book value of real estate.....	\$16,000 00
Mortgage loans.....	1,237,650 00
Cash in association's office.....	65 64
Deposits in trust companies and banks on interest.....	63,236 54
In treasuries of subordinate bodies or deposited in banks by them.....	141,605 72
<b>Total</b> .....	<b>\$1,458,557 90</b>

**NON-LEDGER ASSETS**

**Interest due and accrued:**

Mortgages.....	\$19,218 27	
Other assets.....	110 44	
<b>Total</b> .....		19,328 71
Rents due and accrued.....		2,000 00
Assessments due and unpaid.....		33,932 02
Office fixtures, safes, etc.....		1,300 00
Supplies, blankbooks and stationery.....		2,043 00
Society emblems.....		57 68
Pictures (for advertising).....		25 58
<b>Gross Assets</b> .....		<b>\$1,517,244 87</b>

**DEDUCT ASSETS NOT ADMITTED**

Assessments due and unpaid.....	\$33,932 02	
Office fixtures, safes, etc.....	1,300 00	
Supplies and stationery.....	2,043 00	
Society emblems and pictures.....	83 24	
<b>Total</b> .....		37,358 26
<b>Total Admitted Assets</b> .....		<b>\$1,479,886 61</b>

**LIABILITIES**

<b>Policy or certificate claims:</b>		
Due and unpaid.....	\$30,437 56	
Resisted.....	900 00	
Reported, not yet adjusted.....	13,343 08	
Incurred in 1920, not reported until 1921...	1,750 00	
<b>Total unpaid claims</b> .....		\$46,430 64
Advance assessments.....		999 05
Interest accrued on death benefit claims due minor beneficiaries.....		683 48
<b>Total</b> .....		<b>\$48,113 17</b>

472 WORKMEN'S SICK AND DEATH BENEFIT FUND [1920

EXHIBIT OF FUNDS

	Mortuary	Reserve	Sick and accident fund	Special war risk fund	Expense	Total
Balance December 31, 1919.....	\$287,665 18	\$745,919 14	\$215,719 99	\$1,850 55	\$21,882 66	\$1,273,007 52
<i>Income:</i>						
Membership fees.....		9,162 00				9,162 00
Other assessments.....	185,752 25		368,856 35		32,914 00	587,522 60
Other payments by members.....					5,200 22	5,200 22
Interest and dividends.....		59,978 30				59,978 30
Other income.....					3,767 19	3,767 19
<b>Totals.....</b>	<b>\$473,417 43</b>	<b>\$815,059 44</b>	<b>\$584,576 34</b>	<b>\$1,850 55</b>	<b>\$63,734 07</b>	<b>\$1,938,637 83</b>
<i>Disbursements:</i>						
Death claims.....	\$157,056 10			\$250 00		\$157,306 10
Sick and accident claims.....			\$276,818 10			276,818 10
Salaries, other compensation and traveling expense of officers and employees.....				\$15,526 07		15,526 07
Insurance department fees.....				80 00		80 00
Rent.....				1,400 00		1,400 00
Advertising, printing, supplies, postage, telegraph, telephone.....				3,122 07		3,122 07
Official publication.....				19,581 91		19,581 91
Supreme lodge meeting.....				806 47		806 47
Legal expenses.....				826 91		826 91
Taxes and expense on real estate.....				1,090 68		1,090 68
Other disbursements.....				3,519 62		3,519 62
<b>Totals.....</b>	<b>\$157,056 10</b>		<b>\$276,818 10</b>	<b>\$250 00</b>	<b>\$45,955 73</b>	<b>\$480,079 93</b>
Balance before transfers.....	\$316,361 33	\$815,059 44	\$307,758 24	\$1,600 55	\$17,778 34	\$1,458,557 90
Increase by transfers.....		2,331 82				2,331 82
Balance.....	\$316,361 33	\$817,391 26	\$307,758 24	\$1,600 55	\$17,778 34	\$1,460,889 72
Decrease by transfers.....	921 75		26 25		1,383 82	2,331 82
<b>Balance December 31, 1920....</b>	<b>\$315,439 58</b>	<b>\$817,391 26</b>	<b>\$307,731 99</b>	<b>\$1,600 55</b>	<b>\$16,394 52</b>	<b>\$1,458,557 90</b>

EXHIBIT OF CERTIFICATES

	Total Business of the Year		Business in New York During Year	
	Number	Amount	Number	Amount
Certificates in force December 31, 1919.....	53,740	\$13,435,000	18,887	\$4,721,750
Written in 1920.....	2,025	506,250	495	123,750
Revived in 1920.....	158	39,500	31	7,750
<b>Totals.....</b>	<b>55,923</b>	<b>\$13,980,750</b>	<b>19,413</b>	<b>\$4,853,250</b>
Deduct terminated, decreased or transferred in 1920....	2,192	548,000	746	186,500
<b>Total certificates in force December 31, 1920....</b>	<b>53,731</b>	<b>\$13,432,750</b>	<b>18,667</b>	<b>\$4,666,750</b>
Terminated by death in 1920.....	650	162,500	277	69,250
Terminated by lapse in 1920.....	1,474	368,500	417	104,250
Transferred in 1920.....			30	7,500
Terminated by withdrawal in 1920.....	68	17,000	22	5,500
<b>Received in 1920 from members in New York:</b>				
Mortuary.....				\$64,094 35
Reserve.....				2,257 00
Sick and accident.....				127,728 20
Expense (including special assessment for exp. fd.).....				13,111 10
<b>Total.....</b>				<b>\$207,190 65</b>

EXHIBIT OF DEATH CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	159	\$32,493 97	73	\$14,761 21
Reported in 1920.....	643	160,750 00	276	69,000 00
Totals .....	802	\$193,243 97	349	\$83,761 21
Paid in 1920.....	621	157,306 10	273	68,975 00
Balance .....	181	\$35,937 87	76	\$14,786 21
Rejected in 1920.....	6	921 75	4	761 10
Claims unpaid December 31, 1920 .....	175	35,016 12	72	14,025 11

EXHIBIT OF SICK AND ACCIDENT CLAIMS

	Total Claims		New York Claims	
	Number	Amount	Number	Amount
Claims unpaid December 31, 1919 .....	681	\$8,308 47	225	\$3,548 92
Reported in 1920.....	8,708	278,200 40	3,010	95,388 50
Totals .....	9,389	\$286,508 87	3,235	\$98,937 42
Paid in 1920.....	8,745	276,818 10	2,999	95,063 10
Rejected in 1920.....	1	26 25	1	26 25
Claims unpaid December 31, 1920, estimated liability...	643	9,664 52	235	3,848 07

GENERAL INTERROGATORIES

Assessments collected from organization of association:	
Mortuary .....	\$2,928,808
Sick and accident.....	6,827,628
Losses and claims paid from organization of association:	
Death .....	\$2,592,795
Sick and accident .....	6,518,985

MORTGAGES OWNED CLASSIFIED BY STATES

State	Amount of principal unpaid
New York .....	\$1,237,650





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**LIVE STOCK**  
**Co-operative or Assessment Associations**  
TRANSACTIONING BUSINESS UNDER THE  
**PROVISIONS OF ARTICLE VIII OF THE**  
**INSURANCE LAW**

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**ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF LIVE  
STOCK CO-OPERATIVE OR ASSESSMENT ASSOCIATIONS, AS  
AUDITED BY THE INSURANCE DEPARTMENT, SHOWING THEIR  
CONDITION ON THE 31ST DAY OF DECEMBER, 1920**

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**CHAUTAUQUA CO-OPERATIVE LIVE STOCK  
INSURANCE COMPANY**

WESTFIELD, N. Y.

[Commenced business 1908]

JAMES H. PRENDERGAST, President                      EDWARD N. SKINNER, Secretary  
Attorney for service of process in the State of New York, JOHN H. BROGAN,  
Erle County Bank Building, Buffalo, N. Y.

The figures appearing in this abstract are those of an examination by Department as of December 31, 1920.

INCOME	
Membership fees .....	\$56,431 67
Deduct payments returned to applicants and members .....	2,293 52
Net amount received from applicants and members.....	\$54,138 15
Interest on:	
Mortgage loans .....	\$321 66
Deposits .....	328 48
Other sources .....	52 12
	702 26
Total Income .....	\$54,840 41
Ledger Assets December 31, 1919.....	14,536 35
Total .....	\$69,376 76

DISBURSEMENTS

Death claims .....	\$25,120 00
Commissions and fees to agents account first year's fees, dues, assessments or premiums.....	13,947 07
Salaries of managers or agents.....	2,220 00
Salaries and other compensation of officers and trustees.....	2,550 00
Salaries and all other compensation of office employees.....	1,360 00
Traveling and other expenses of officers, trustees, agents and committees .....	3,906 65
Rent .....	210 00
Advertising, printing and stationery.....	966 80
Postage, express, telegraph and telephone.....	379 14
Legal expense .....	33 00
Miscellaneous .....	425 17
Agents' balances charged off .....	629 44
Gross loss on sale or maturity of ledger assets: Bonds.....	97 52
Total Disbursements .....	\$51,844 79
Balance .....	\$17,531 97

LEDGER ASSETS

Cash in association's office.....	\$186 01
Deposited in trust companies and banks not on interest.....	937 40
Deposited in trust companies and banks on interest.....	15,798 38
Bills receivable .....	610 18
Total .....	\$17,531 97

## NON-LEDGER ASSETS

Premiums or assessments actually collected by agencies not yet turned over to association..... 4,290 88

Gross Assets ..... \$21, 822 85

## DEDUCT ASSETS NOT ADMITTED

Bills receivable ..... 610 18

Total Admitted Assets ..... \$21, 212 67

## LIABILITIES

Policy or certificate claims reported, not yet adjusted..... \$275 00

Unearned premium reserve..... 20, 176 44

Total Liabilities ..... \$20, 451 44

## EXHIBIT OF CERTIFICATES

	Total Business of the Year	
	Number	Amount
Certificates in force December 31, 1919.....	2, 682	\$571, 796
Written in 1920.....	3, 188	685, 400
Totals .....	5, 870	\$1, 257, 196
Deduct terminated, decreased or transferred in 1920..	2, 682	571, 796
Total certificates in force December 31, 1920.....	3, 188	\$685, 400

## EXHIBIT OF DEATH CLAIMS

	Total Claims	
	Number	Amount
Claims unpaid December 31, 1919.....	11	\$1, 115
Reported in 1920.....	185	24, 280
Totals .....	196	\$25, 395
Paid in 1920.....	193	25, 120
Claims unpaid December 31, 1920.....	3	275

## THE UNITED RETAIL GROCERS' ASSOCIATION OF BROOKLYN MUTUAL BENEFIT HORSE FUND

1344 FLATBUSH AVENUE, BROOKLYN, N. Y.

[Commenced business 1884]

**PETER BECKER**, President **FREDERICK LUPPENS**, Secretary  
 Attorney for service of process in the State of New York, **KEELER & HARRISON**,  
 2 Rector street, New York

INCOME	
Membership fees .....	\$245 00
<b>Ledger Assets December 31, 1919</b> .....	<b>\$731 86</b>
<b>Total</b> .....	<b>\$976 86</b>

DISBURSEMENTS	
Death claims .....	\$133 32
Salaries of officers and trustees .....	100 00
Medical examiners' fees and salaries .....	50 00
Advertising, printing and stationery, postage, express, tele- graph and telephone .....	15 00
Return premiums .....	10 00
<b>Total Disbursements</b> .....	<b>\$308 32</b>
<b>Balance</b> .....	<b>\$668 54</b>

LEDGER ASSETS	
Cash in association's office .....	\$16 00
Deposited in trust companies and banks not on interest .....	652 54
<b>Total Assets</b> .....	<b>\$668 54</b>

### LIABILITIES

None.

### EXHIBIT OF CERTIFICATES

	Total Business of the Year	
	Number	Amount
Certificates in force December 31, 1919 .....	48	\$4,300
Written in 1920 .....	3	217
<b>Totals</b> .....	<b>51</b>	<b>\$4,517</b>
Deduct terminated, decreased or transferred in 1920 ..	19	1,884
<b>Total certificates in force December 31, 1920</b> .....	<b>32</b>	<b>\$2,633</b>
Terminated by death in 1920 .....	2	133
Terminated by lapse in 1920 .....	17	1,750

### EXHIBIT OF DEATH CLAIMS

	Total Claims	
	Number	Amount
Reported and paid in 1920 .....	2	\$133









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# Co-operative Fire Insurance Companies

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STATISTICAL TABLES AND ABSTRACTS COMPILED FROM THE  
ANNUAL STATEMENTS OF THE ABOVE CORPORATIONS TRANS-  
ACTING BUSINESS IN THE STATE OF NEW YORK, AS AUDITED  
BY THE INSURANCE DEPARTMENT, SHOWING THEIR CONDI-  
TION ON THE 31ST DAY OF DECEMBER, 1920

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**CO-OPERATIVE FIRE INSURANCE CORPORATIONS OPERATING  
UNDER ARTICLE IX OF THE INSURANCE LAW**

The following statistical tables and abstracts are compiled from the 1920 statements of the above corporations after audit and correction by the department under the authority granted by section 46 of the Insurance Law.

In this volume these corporations are divided into three classes as follows: (1) Advance premium, (2) County assessment, (3) Town assessment.

During the year 1920 the following co-operative fire corporations were examined by the department:

NAME	Made as of	Date of report
American Co-op. Fire Ins. Co. of Sullivan and Adjoining Counties (organization).....		July 14, 1920
Bovina Co-operative Fire.....	Oct. 8, 1920	Nov. 30, 1920
Farmers' Fire and Lightning Ins. Co. of Oneida County.....		Aug. 20, 1920
Farmers' Fire Ins. Assn. of Towns Greenville, Durham, Westerlo and Rensselaerville.....	Aug. 23, 1920	Aug. 27, 1920
Farmers' Ins. Co. of the Town of Palatine.....	Aug. 3, 1920	Aug. 20, 1920
Farmers' Town Mutual Ins. Co. of Rhinebeck.....		Aug. 22, 1920
Fidelity Co-operative Fire.....		July 21, 1920
Oneida County Grange Co-operative Fire.....	Aug. 4, 1920	Aug. 20, 1920
Otsquago Co-operative Fire.....	Aug. 4, 1920	Aug. 11, 1920
Patrons' Fire Relief Assn. of Madison County.....		Aug. 20, 1920
Protective Co-operative Fire (organization).....		Feb. 24, 1920
Tioga County Patrons' Fire.....	June 18, 1920	July 21, 1920
Tompkins, Schuyler and Tioga Cos. Patrons'.....	June 19, 1920	Aug. 24, 1920

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# STATISTICAL TABLES

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**Co-operative Fire Insurance Companies**

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TABLE A  
 ADVANCE PREMIUM COMPANIES  
 Showing the nature of the ASSETS and LIABILITIES of Advance Premium Companies for the year ending  
 December 31, 1920

COMPANIES	ASSETS						LIABILITIES			
	Mortgage loans	Bonds and stocks owned	Cash in office and in banks	Uncollected premiums	Other assets	Total assets	Unpaid losses	Unearned premiums	Other liabilities	Total liabilities
Canton Co-operative Fire.....	\$10,000 00	\$47,375 15	\$5,068 43	\$3,445 23	\$683 66	\$71,707 77	\$3,153 56	\$38,263 66	.....	\$80,445 24
Catskill Mountain Fire of Greene County.....	10,500 00	30,509 80	6,417 31	5,720 70	815 57	53,963 38	6,771 75	17,924 23	.....	24,066 37
Chemical Mutual Fire.....	1,400 00	26,970 00	5,896 17	5,343 53	307 39	39,533 39	2,000 00	19,130 65	.....	21,730 65
Church Insurance Association of State of New York.....	.....	5,000 00	8,464 70	2,314 47	.....	15,679 17	38 00	10,307 36	\$954 96	11,297 35
Commercial Mutual Fire of Greene County.....	1,000 00	12,736 20	18,002 13	5,733 18	336 61	37,563 13	6,943 67	21,704 35	.....	28,647 02
Co-op. Fire of Greene, Schoharie and Delaware Counties.....	6,500 00	28,896 80	40,814 70	7,360 66	913 66	84,175 83	6,964 67	29,016 63	.....	36,001 30
Dwelling Ins. Ass'n of Central New York.....	.....	15,670 00	987 53	.....	.....	16,657 53	.....	5,438 96	.....	5,438 96
Empire Co-operative Fire.....	56,785 50	31,400 00	17,653 44	12,213 69	3,633 35	114,637 88	3,281 00	36,264 16	.....	39,545 16
Greene County Mutual Fire.....	30,675 00	67,697 95	5,233 81	9,076 22	3,567 77	116,239 95	5,501 98	34,106 15	.....	39,607 13
Home Mutual Fire of Broome County.....	56,250 00	20,841 30	18,440 49	11,135 98	946 07	107,613 84	4,013 00	36,514 23	.....	40,526 23
Leicester Mutual Fire of Erie County.....	.....	1,000 00	25,236 20	.....	.....	26,236 20	832 44	.....	.....	832 44
Livingston County Mutual Fire.....	.....	1,162 20	19,463 36	1,636 57	54 62	22,335 75	.....	26,048 67	21 09	26,069 76
Merchants Co-operative Fire of Central New York.....	.....	21,220 00	2,130 03	.....	.....	23,350 03	.....	4,633 70	.....	4,633 70
Mer. and Farmers Mut. Fire, Schoharie and Albany cos.....	1,375 00	9,590 00	3,806 81	4,059 49	3,778 73	22,710 63	3,000 00	14,966 33	.....	16,966 33
Monroe County Co-op. Fire.....	.....	4,650 00	25,405 20	6,345 14	.....	36,405 34	2,947 00	37,506 36	.....	30,153 36
New York Central Mutual Fire.....	4,325 00	60,364 50	10,573 80	11,100 99	624 10	87,967 09	3,510 00	44,808 30	.....	48,315 30
Office Co-operative Fire.....	.....	10,560 00	15,133 61	416 73	.....	27,130 34	.....	8,933 87	.....	8,933 87
Outside Co-operative Fire.....	.....	500 00	6,499 63	4,648 75	.....	11,648 37	1,066 00	11,733 45	.....	12,799 45
Osage Mutual Fire.....	8,950 00	39,386 00	8,730 11	11,168 90	397 18	68,663 19	2,333 36	36,230 99	.....	39,564 25
Patrons of Humaneity Fire Relief of Ulster County.....	7,050 00	2,250 00	14,536 98	1,637 78	823 99	25,790 78	1,300 00	15,668 82	300 00	17,065 82

Pioneer Co-operative Fire.....	31,705 00	84,823 00	8,438 02	10,651 46	1,811 00	137,549 26	6,746 75	41,302 14	48,048 89
Preferred Mutual Fire of Cheyenne County.....	60,100 00	188,442 10	6,760 16	16,016 27	13,633 24	268,979 87	6,107 66	77,910 77	64,623 78
Protective Co-operative Fire.....	.....	.....	2,175 54	6,339 43	.....	3,014 97	1,200 00	3,875 86	4,900 86
Safety Co-operative Fire.....	3,100 00	33,535 88	11,044 37	6,351 26	404 83	43,437 31	2,016 58	23,154 30	24,180 97
Security Mutual Fire of Delaware County.....	16,700 00	38,488 50	13,918 04	8,591 69	890 61	78,568 74	4,530 00	23,560 08	33,135 30
Sheeping Fire.....	.....	30,910 00	43,490 26	8,191 53	191 98	71,783 77	4,436 13	20,115 21	24,551 44
Township Co. Co-operative Fire.....	15,700 00	53,163 48	19,685 76	14,210 13	1,160 83	108,019 10	2,781 58	55,631 43	58,471 10
Union Fire of Owsida County.....	4,000 00	55,913 90	10,232 33	6,567 89	413 71	77,158 83	3,475 00	26,947 03	30,460 41
West Seneca Mutual Fire.....	.....	.....	8,556 33	.....	.....	8,556 33	.....	3,071 17	3,071 17
Woodstock Mutual Fire.....	.....	.....	10,019 25	.....	.....	10,019 25	.....	1,983 35	1,983 35
Wyoming Valley Fire.....	5,500 00	24,704 00	28,035 30	9,243 49	250 90	77,738 78	4,906 00	41,928 96	46,834 96
TOTALS.....	\$342,718 50	\$994,201 86	\$430,921 47	\$189,056 32	\$35,247 90	\$1,922,146 13	\$68,110 18	\$763,368 33	\$832,563 81

TABLE B  
 ADVANCE PREMIUM COMPANIES  
 Showing the nature of the INCOME and DISBURSEMENTS of Advance Premium Companies for the year ending  
 December 31, 1920

COMPANIES	INCOME				DISBURSEMENTS						
	Premiums and assessments	Interest	Other income	Total income	Losses paid	Commissions	Salaries, fees, etc., of officers, directors and employees	Rent	Legal expenses	Other disbursements	Total disbursements
Canton Co-operative Fire	\$3,928 45	\$1,700 80	.....	\$5,627 25	\$13,531 99	\$6,498 57	\$5,338 54	\$190 00	\$55 39	\$6,406 33	\$32,018 41
Catakill Mountain Fire of Greene County	32,166 99	1,833 06	\$15 00	34,003 05	13,179 57	6,854 23	1,567 00	50 00	156 36	2,514 99	24,341 18
Chemical Mutual Fire	35,601 80	1,350 05	25	36,953 10	12,723 56	7,998 56	2,365 65	116 00	.....	3,354 84	25,458 60
Church Insurance Association of State of New York	8,862 02	560 26	.....	9,422 88	5,921 18	.....	2,326 75	357 00	.....	890 22	9,505 15
Commercial Mutual Fire of Greene County	35,136 75	1,000 47	79	36,138 01	17,029 80	7,513 21	3,255 38	168 92	.....	3,154 96	31,152 37
Co-operative Fire of Greene, Schoharie and Delaware Counties	45,245 73	2,761 89	86 06	48,033 68	18,918 97	9,522 63	4,685 69	209 14	.....	4,194 72	37,529 15
Dwelling Insurance Ass'n of Central New York	11,078 11	613 75	.....	11,691 86	92 51	.....	1,789 80	8 00	20 00	3,265 02	5,175 33
Empire Co-operative Fire	61,176 25	4,587 93	.....	65,764 18	24,765 58	13,780 91	5,000 00	200 00	.....	3,431 51	47,168 00
Greene County Mutual Fire	53,926 18	4,311 04	165 00	58,402 22	21,372 43	11,412 33	3,443 00	75 00	183 47	4,720 57	41,205 79
Home Mutual Fire of Broome County	64,624 30	3,504 15	9 93	68,138 38	18,141 45	13,873 76	5,198 75	375 00	64 38	5,479 77	43,133 11
Lancaster Mutual Fire of Erie County	542 80	1,021 59	.....	1,564 39	50 00	.....	151 75	5 00	8 00	651 40	863 15
Livingston County Mutual Fire	36,342 21	586 02	33 52	36,960 75	24,632 54	3,724 14	1,526 42	.....	3 00	935 48	30,580 55
Merchants Co-operative Fire of Central New York	11,054 24	532 75	.....	11,586 99	1,017 50	.....	1,857 36	10 00	30 00	3,708 15	6,613 01
Merchants and Farmers Mutual Fire of Schoharie and Albany Counties	23,278 82	675 22	.....	23,954 04	12,791 19	4,922 12	2,484 00	120 00	110 00	1,791 14	22,188 45
Monroe County Co-operative Fire	41,722 93	731 04	.....	42,453 97	13,989 86	7,513 86	5,060 12	691 42	25 00	5,054 75	33,440 01
New York Central Mutual Fire	72,000 02	2,819 20	.....	74,819 22	29,237 01	16,143 33	5,323 00	369 56	254 28	8,517 18	38,943 90
Olive Co-operative Fire	8,428 32	896 63	.....	9,324 95	289 42	.....	1,873 45	.....	.....	355 34	2,518 21
Ontario Co-operative Fire	22,162 10	183 81	.....	22,344 91	10,325 48	4,072 57	2,781 70	129 00	109 23	1,523 70	19,184 87
Oscego Mutual Fire	62,403 79	2,395 62	964 65	65,764 06	29,468 72	13,968 34	4,101 07	181 80	.....	5,644 84	53,111 67
Patrons of Husbandry Fire Relief of Ulster County	15,431 57	1,040 64	408 30	17,070 51	8,393 21	3,207 00	2,397 82	240 00	.....	819 16	14,167 30

Firestone Co-operative Fire	64,045 04	5,125 89	15 00	89,245 40	24,192 84	12,501 19	3,448 89	75 00	183 47	5,587 59	45,985 59
Federal Mutual Fire of Champaign County	123,311 97	11,973 79	.....	194,889 42	32,847 16	27,327 99	9,176 50	.....	.....	19,263 92	84,235 75
Evolutionary Co-operative Fire	3,487 71	.....	1 25	3,488 96	1,153 49	840 24	3,272 16	12 00	.....	1,388 45	6,175 83
Safety Co-operative Fire	38,639 78	1,231 02	.....	39,870 80	17,185 49	7,488 64	3,077 81	189 19	.....	2,519 52	31,177 98
Security Mutual Fire of Delaware County	45,543 26	2,968 75	203 37	48,511 36	14,261 69	9,962 04	3,917 71	197 19	231 86	4,486 71	32,769 16
Shawling Fire	47,673 03	2,137 14	.....	49,810 17	15,594 28	10,304 07	4,610 00	587 08	.....	4,216 02	35,393 19
Union Mine County Co-operative Fire	101,869 74	3,201 05	200 00	105,270 82	53,994 19	32,150 66	7,713 29	454 80	26 00	4,126 45	62,729 48
Union Fire of Onondaga County	48,472 46	2,494 45	.....	50,966 91	14,726 47	10,308 64	2,773 01	313 00	.....	3,569 49	31,659 41
West Seneca Mutual Fire	3,745 49	379 47	.....	4,124 96	1,796 61	172 25	313 00	29 00	.....	98 98	1,829 95
Woodscock Mutual Fire	1,740 05	368 43	.....	2,108 48	1,200 00	.....	313 00	.....	.....	85 67	1,895 67
Wyoung Valley Fire	63,561 92	1,973 04	.....	65,533 96	24,440 90	12,568 66	5,060 00	127 80	517 30	3,901 64	46,951 20
Totals	\$1,236,218 12	\$64,823 47	\$2,102 12	\$1,303,143 71	\$475,649 84	\$294,614 77	\$103,149 89	\$5,424 86	\$1,989 69	\$118,439 33	\$948,267 83



**TABLE C**  
**ADVANCE PREMIUM COMPANIES**  
*Showing the number of policies and amount of insurance in force on December 31, 1919, written and terminated during 1920 and in force December 31, 1920, of Advance Premium Companies*

COMPANIES	IN FORCE DECEMBER 31, 1919		WRITTEN OR RENEWED IN 1920		DEDUCT EXEMPTIONS AND CANCELLATIONS		DEDUCT AMOUNT REIMBURSED		IN FORCE DECEMBER 31, 1920	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Canton Co-operative Fire .....	2,579	\$3,344,064	3,724	\$4,711,643	2,124	\$2,546,375	.....	.....	4,179	\$5,509,533
Catskill Mountain Fire of Greene County .....	4,027	3,037,465	3,619	3,497,180	2,533	2,537,759	.....	.....	4,813	4,596,856
Chemical Mutual Fire .....	4,165	3,705,236	4,305	3,958,809	3,072	2,719,053	.....	.....	5,397	4,975,792
Church Insurance Association of State of New York .....	2,318	4,743,121	716	1,947,857	719	1,039,186	.....	.....	5,740	2,084,802
Commercial Mutual Fire of Greene County .....	6,034	5,305,458	4,809	4,026,631	3,989	3,434,443	.....	.....	6,354	5,897,646
Co-operative Fire of Greene, Schoharie and Delaware Counties .....	7,920	7,313,008	5,364	6,139,613	5,098	4,577,203	.....	.....	8,196	7,875,338
Dwelling Insurance Association of Central New York .....	4,439	618,185	361	525,200	306	416,160	.....	.....	484	737,395
Empire Co-operative Fire .....	7,560	7,647,788	6,204	6,490,288	6,017	5,773,380	.....	.....	7,747	8,364,706
Greene County Mutual Fire .....	8,639	8,126,726	6,027	6,089,701	5,463	5,208,339	.....	.....	9,193	9,006,068
Home Mutual Fire of Broome County .....	8,975	7,900,401	6,627	6,794,018	6,350	5,521,326	.....	.....	9,232	9,173,063
Lancaster Mutual Fire of Erie County .....	193	194,650	81	96,400	81	90,800	.....	.....	193	200,450
Livingston County Mutual Fire .....	3,118	1,732,579	1,196	2,591,152	1,190	2,317,496	.....	.....	3,136	6,994,255
Merchants' Co-operative Fire of Central New York .....	304	459,340	345	481,950	329	448,240	.....	.....	320	483,060
Merchants and Farmers Mut. Fire of Schoharie and Albany .....	3,582	3,364,282	2,560	2,448,326	2,063	1,795,492	.....	.....	4,089	4,027,116
Monticello Co-operative Fire .....	7,970	6,877,330	5,037	5,291,314	4,488	4,468,251	.....	.....	8,519	7,700,793
New York Central Mutual Fire .....	10,677	10,637,371	8,731	9,509,155	7,303	7,236,534	.....	.....	12,045	12,909,893
Oliva Co-operative Fire .....	1,619	1,961,592	521	904,402	467	768,365	.....	.....	1,873	2,087,139
Onondaga Co-operative Fire .....	2,844	2,529,353	2,498	2,327,314	2,036	1,757,453	.....	.....	3,306	3,069,134
Onesco Mutual Fire .....	9,532	8,874,044	7,120	7,119,339	6,307	5,733,486	.....	.....	10,445	10,269,897
Patrons of Husbandry Fire Relief of Ulster County .....	1,591	3,162,061	639	1,229,878	738	1,388,218	.....	.....	1,492	3,008,731
Pioneer Co-operative Fire .....	10,757	10,312,297	7,864	7,345,379	6,656	6,312,871	.....	.....	11,466	11,344,705
Piedford Mutual Fire of Chemung County .....	17,331	18,229,315	13,900	16,172,811	10,188	10,119,747	.....	.....	21,046	24,283,379
Providence Co-operative Fire .....	2,999	1,876,996	678	1,876,996	678	647,372	.....	.....	1,621	1,329,028
Safety Co-operative Fire .....	6,009	5,271,119	4,281	4,028,187	3,792	3,531,496	.....	.....	6,168	6,062,900
Security Mutual Fire of Delaware County .....	6,842	6,396,960	3,169	5,202,734	4,476	4,019,461	.....	.....	7,418	7,560,318

Stirling Fire.....	7,398	7,077,925	6,534	5,034,109	4,673	4,589,363	.....	.....	8,259	8,132,672
Tombkins County Co-operative Fire.....	11,921	15,805,658	9,711	13,484,011	8,762	11,860,498	.....	.....	12,870	17,439,101
Utica Fire of Oneida County.....	5,505	5,741,985	5,090	4,869,409	4,236	3,433,450	.....	.....	6,369	7,177,944
West Seneca Mutual Fire.....	423	533,060	229	360,927	149	239,559	.....	.....	503	709,448
Woodstock Mutual Fire.....	512	615,340	149	233,571	143	188,679	.....	.....	518	660,233
Wyoming Valley Fire.....	6,696	10,540,948	6,054	8,841,372	5,242	7,011,979	.....	.....	7,508	13,370,141
TOTALS.....	187,460	\$177,808,976	129,636	\$143,233,608	109,796	\$112,041,983	1,875	\$2,975,720	185,725	\$206,039,881

TABLE D  
COUNTY ASSESSMENT COMPANIES  
*Showing the nature of the ASSETS and LIABILITIES of County Assessment Companies for the year ending  
December 31, 1920*

COMPANIES	ASSETS				LIABILITIES				TOTAL LIABILITIES
	Cash in office and in banks	All other assets	Total Assets	Unpaid losses and claims	Borrowed money	Interest due and accrued	All other liabilities		
Allegany County Farmers' Co-op. Fire	\$1,246 51		\$1,246 51	\$2,800 00	\$11,800 00			\$14,000 00	
American Co-operative of Sullivan and Adjoining Counties	1,364 82		1,364 82						
Auburn Mutual Fire of Cayuga County	35 04		35 04				\$75 00	75 00	
Broome County Farmers' Fire Relief	2,303 33		2,303 33						
Broome County Patrons' Fire Relief	1,133 94		1,133 94						
Callicoon Agricultural Mutual Fire Relief of Sullivan County	13,812 00		13,812 00						
Cattaraugus County Co-op. Farmers' Fire Relief	34,230 18		34,230 18	610 00	5,300 00	\$27 50		610 00	
Cattaraugus County Patrons' Fire Relief	4,964 54		4,964 54	562 00	5,300 00			5,919 50	
Cayuga County Farmers	73 37		73 37	3,000 00		51 50		8,381 50	
Cayuga County Patrons' Fire Relief	1,705 69		1,705 69						
Central City Co-op. Fire of Oneida County	887 47		887 47				25 00	25 00	
Chautauque County Patrons' Fire Relief	18,537 32		18,537 32						
Chemung County Patrons' Fire Relief	9,041 46		9,041 46	158 00				158 00	
Cherry Valley, Roseboom and Westford and Otsego County Co-operative	569 78		569 78	51 67				51 67	
Clinton County, New York Patrons' Fire Relief	13,350 22		13,350 22	350 00				350 00	
Co-operative Fire of Sullivan and Adjoining Counties	6,684 04	\$8,000	14,684 04	4,975 00			48 24	5,023 24	
Co-operative Fire of Wyoming and Genesee Counties	861 14		861 14						
Cortland County Patrons' Fire Relief	3,016 19		3,016 19						
Delaware County Patrons and Farmers' Fire Relief	1,907 49		1,907 49						
Dutchess and Columbia Patrons' Fire Relief	4,869 11		4,869 11	4,560 00				4,560 00	
Dwelling House Co-operative Fire of Cayuga County	425 61		425 61						
Fire County Farmers' Fire Relief	437 83		437 83				177 41	177 41	
Fire and Niagara County Farmers	23,453 79		23,453 79						
Farmers Co-operative Fire of Steuben County	996 13		996 13	1,680 00				1,680 00	
Farmers' Fire of Greenville, Durham, Westerlo and Rensselaerville	2,647 44		2,647 44	131 00					
Farmers' Fire and Lightning Insurance Company of Oneida County	18,535 06		18,535 06						
Farmers of the Town of Minden	2,701 40		2,701 40	600 00				600 00	
Farmers' Mutual Fire of the Town of Castkill	699 30		699 30	1,125 00				1,125 00	
Farmers' Mutual Indemnity of Cayuga County	432 17		432 17	4,646 88				4,646 88	
Farmers' Mutual Insurance Company of Orleans and Niagara Counties	14,233 29		14,233 29				290 53	1,323 80	
								4 50	
								1,328 30	
								4,971 41	

STATISTICAL TABLES

Farmers' Reliance Mutual of Chemung, Schuyler and Yates Counties	38,665 44	4,500 00	4,500 00	1,012 77	3,313 92	4,900 00
Farmers' Town Mutual of Red Hook	99 01					40,214 66
Fidelity Co-operative Fire	14,777 38	8,014 66	32,300 00			6,745 00
Fire Relief of Oswego County	1,388 02	4,745 00	1,000 00			
Fire Relief of Wayne County	28,784 92					
Fulton and Montgomery Counties Farmers' Mutual Fire	2,695 24	2,800 00		1 15		
Genesee County Patrons' Fire Relief	13,577 70					
Genesee-American Mutual Fire of Niagara County	1,284 54					
Jefferson County Patrons' Fire Relief	500 00					
Madison-Onondaga Mutual Fire	30,573 22					
	6,837 96					
Mohawk Valley Co-operative Fire	2,574 85					
Monroe County Patrons' Fire Relief	4,363 59					
Montgomery and Fulton County Patrons' Fire Relief	818 84	960 00		47 76		907 75
Mutual of Nassau, Schoharie and Chatham	271 13				444 40	444 40
Niagara and Erie County Farmers' Protective	4,213 37				77 89	77 89
Oneida County Grange Co-operative Fire	504 17					
Onondaga County Patrons' Fire Relief	4,187 57					
Ontario County Alliance Mutual Fire Relief	856 26	649 92				649 92
Ontario County Patrons' Fire Relief	1,908 57	1,937 63				1,927 63
Orleans County Farmers' Mutual	18,838 41	105 00				105 00
Oswego County Farmers' Co-operative Fire	416 53					
Oswego County Patrons' Co-operative Fire Relief	1,454 55	2,775 00				2,775 00
Patrons' Co-operative Fire Relief of Schoharie and Livingston Counties	4,404 49	4,311 00				4,311 00
Patrons' Fire Relief of Madison County	599 60	3,620 00				3,620 00
Patrons' Fire Relief of Seneca County	3,915 33					
Patrons of Husbandry Co-operative Fire Relief of the County of Herkimer	343 59					
Patrons of Industry Fire of Cortland County	189 68					
Patrons of Industry Fire of Onondaga and Oswego Counties	21,877 70	2,000 00	450 00	83 34		533 34
Remseller County Mutual Fire	860 08	5,548 66	41,225 00			2,000 00
St. Lawrence County Farmers				346 86		47,120 52
St. Lawrence County Patrons' Fire Relief	4,111 52					
Saratoga County Mutual Fire	578 89					
Schoharie County Farmers	1,062 30					
Schoharie and Schoenectady Counties Farmers' Mutual Fire	1,147 00	720 00	10,645 01	425 00	2,171 45	13,961 46
Suffolk and Nassau Patrons' Co-operative Fire Relief	513 71					
Tioga County Patrons' Fire Relief	4,770 70		3,500 00			3,500 00
Tompkins, Schuyler and Tioga Counties Patrons' Fire Relief	2,373 83					
Westchester and Putnam Patrons' Fire Relief	1,419 16					
Westmoreland Co-operative	7,914 76					
Wyoming County Patrons' Co-operative Fire Relief	167 67		3,500 00		274 85	3,774 85
TOTALS	\$426,044 67	\$18,064 85	\$444,109 02	\$899 76	\$4,675 38	\$187,771 56

TABLE E  
COUNTY ASSESSMENT COMPANIES  
*Showing the nature of the INCOME of County Assessment Companies for the year ending December 31, 1920*

COMPANIES	Advance payments	Policy fees	Assessments	Interest received	Borrowed money	All other income	Total income
Allagany County Farmers' Co-operative Fire .....	\$2,085 25	\$781 16	\$18,967 74	.....	\$7,700 00	.....	\$30,124 15
American Co-operative of Sullivan and Adjoining Counties .....	2,014 88	458 00	.....	\$0 38	.....	\$335 30	2,808 43
Auburn Mutual Fire of Cayuga County .....	151 98	53 96	9 37	.....	.....	.....	315 30
Broome County Farmers' Fire Relief .....	683 40	564 00	9,314 18	.....	4,000 00	.....	14,431 67
Broome County Patrons' Fire Relief .....	755 83	281 00	5,668 68	39 87	.....	31 67	6,776 75
Calliope Agriculture Mutual Fire Relief of Sullivan County .....	1,822 38	2,905 14	14,603 05	.....	.....	864 82	20,694 99
Cattaraugus County Co-operative Farmers' Fire Relief .....	.....	1,185 00	36,239 30	.....	.....	.....	37,411 30
Cattaraugus County Patrons' Fire Relief .....	.....	172 00	7,144 40	.....	1,000 00	8 75	8,235 24
Cayuga County Farmers .....	1,974 66	2,304 00	16,534 32	.....	10,500 00	.....	31,412 98
Cayuga County Patrons' Fire Relief .....	1,836 98	1,081 50	11,887 44	43 59	5,300 00	.....	20,116 49
Central City Co-operative Fire of Onondaga County .....	588 10	233 58	1,682 57	17 36	1,500 00	.....	4,021 61
Chautauque County Patrons' Fire Relief .....	1,644 00	7,268 74	30,541 86	.....	.....	.....	39,394 60
Chenango County Patrons' Fire Relief .....	5,513 86	.....	22,964 37	.....	2,000 00	14 95	30,492 88
Cherry Valley, Roseboom and Westford and Oswego County Co-operative .....	.....	430 80	2,598 46	.....	1,000 00	50 58	4,030 84
Clinton County, New York Patrons' Fire Relief .....	6,804 44	1,136 00	16,489 27	.....	.....	42 98	24,472 67
Co-operative Fire of Sullivan and Adjoining Counties .....	6,621 24	1,202 00	29,583 24	629 09	6,000 00	2,985 51	45,860 08
Cortland County Patrons' Fire Relief .....	3,564 15	.....	3,949 90	5 23	.....	12 88	7,532 19
Delaware County Patrons and Farmers' Fire Relief .....	1,200 73	363 00	8,120 57	.....	3,767 04	.....	13,451 34
Dutchess and Columbia Patrons' Fire Relief .....	1,619 08	649 00	23,043 70	.....	11,400 00	.....	5,022 35
Dwelling House Co-operative Fire of Cayuga County .....	238 61	60 38	1,314 70	.....	.....	.....	36,716 73
Erie County Farmers' Fire Relief .....	.....	689 00	11,634 78	.....	4,800 00	.....	1,622 69
Erie and Niagara County Farmers .....	.....	890 00	77,062 67	.....	42,000 00	.....	17,133 78
Farmers' Co-operative Fire of Steuben County .....	.....	830 00	13,068 73	8 70	1,250 00	57 41	119,952 67
Farmers' Fire of Greenville, Durham, Westerlo and Rensselaerville .....	1,116 78	843 07	2,272 19	.....	.....	.....	16,314 84
Farmers' Fire and Lighting Insurance Company of Oneida County .....	1,808 38	537 00	18,968 29	367 37	3,200 00	515 89	3,931 99
Farmers' Mutual Fire of the Town of Gosholt .....	.....	107 00	1,262 83	.....	.....	.....	22,291 32
Farmers' Mutual Fire of Cayuga County .....	4,147 58	184 00	1,246 83	8 56	.....	.....	1,650 98
Farmers' Mutual of Oneida and Niagara Counties .....	.....	484 00	7,394 94	.....	4,460 00	.....	1,600 19
Farmers' Mutual of Oneida and Niagara Counties .....	.....	468 00	46,373 07	.....	20,480 00	.....	70,381 57

Farmers' Reliance Mutual of Champaign, Schuyler and Yates Counties.....	4,555 60	2,156 00	54,917 41	261 21	.....	570 18	69,480 40
Farmers' Town Mutual of Red Hook.....	183 02	97 50	1,563 89	.....	.....	18 68	1,838 98
Farmers' Co-operative Mutual of Madison County.....	11,156 28	845 50	25,187 94	.....	35,760 00	107 64	78,027 21
Farmers' Mutual of Cass County.....	2,880 74	1,491 00	28,943 15	.....	.....	.....	34,433 89
Fire Relief of Wayne County.....	2,777 90	838 00	26,205 21	324 96	.....	20 00	30,176 07
Fulton and Montgomery Counties Farmers' Mutual Fire.....	.....	1,156 00	20,923 94	.....	2,000 00	.....	23,079 94
Genesee County Patrons' Fire Relief.....	5,673 61	16,087 59	16,087 59	98 96	.....	.....	23,845 18
German-American Mutual Fire of Niagara County.....	990 14	471 40	8,025 30	331 44	.....	.....	9,837 28
Jefferson County Patrons' Fire Relief.....	17,323 28	1,723 00	21,209 60	287 63	.....	.....	40,701 51
Madison-Onondaga Mutual Fire.....	.....	2,038 92	16,660 03	91 70	500 00	.....	19,320 65
Mohawk Valley Co-operative Fire.....	.....	53 00	1,247 41	.....	.....	.....	1,300 41
Morroe County Patrons' Fire Relief.....	14,637 76	1,298 00	6,45 03	356 47	.....	.....	16,980 26
Montgomery and Fulton County Patrons' Fire Relief.....	63 15	140 00	3,632 66	.....	950 00	.....	4,773 66
Mutual of Nassau, Schoharie and Chatham.....	.....	46 50	2,625 74	.....	.....	49 20	3,253 59
Niagara and Erie County Farmers' Protective.....	.....	1,141 00	12,398 24	.....	4,000 00	.....	17,539 24
Onondaga County Grange Co-operative Fire.....	350 56	150 00	1,723 68	.....	1,000 00	.....	3,284 24
Onondaga County Patrons' Fire Relief.....	1,905 06	244 00	2,983 21	.....	.....	.....	6,263 27
Ontario County Alliance Mutual Fire Relief.....	1,979 12	398 00	10,008 82	331 44	7,204 42	.....	19,586 26
Ontario County Patrons' Fire Relief.....	2,432 12	586 00	17,597 09	71 71	2,000 00	.....	23,096 93
Orleans County Farmers' Mutual.....	.....	1,564 00	23,421 93	229 64	.....	41 53	25,277 30
Osage County Farmers' Co-operative Fire.....	.....	2,426 69	16,833 87	.....	9,400 00	49 15	28,743 89
Osage County Patrons' Co-operative Fire Relief.....	284 65	2,266 00	8,219 87	.....	.....	263 41	9,063 93
Patrons' Co-operative Fire Relief of Steuben and Livingston Counties.....	.....	1,377 00	23,523 39	.....	8,600 00	.....	33,500 39
Patrons' Fire Relief of Madison County.....	183 53	1,730 00	4,147 39	.....	.....	.....	5,260 92
Patrons' Fire Relief of Seneca County.....	2,015 42	534 00	6,933 71	.....	800 00	.....	10,303 14
Patrons of Industry Co-op. Fire Relief of the County of Herkimer.....	1,904 69	1,528 00	9,887 66	.....	.....	99 72	13,400 07
Patrons of Industry Fire of Cortland County.....	227 78	1,600 00	2,749 52	.....	800 00	24 00	3,961 30
Patrons of Industry Fire of Onondaga and Oswego Counties.....	317 14	130 00	1,960 79	.....	450 00	.....	3,287 93
Rensselaer County Mutual Fire.....	2,889 42	2,425 50	30,320 66	227 01	.....	.....	35,883 58
St. Lawrence County Farmers' Mutual.....	.....	2,168 00	49,433 58	.....	41,325 00	.....	92,873 58
St. Lawrence County Patrons' Fire Relief.....	1,671 60	970 00	40,213 24	.....	25,523 03	25 29	66,633 26
Saratoga County Mutual Fire.....	1,146 20	.....	6,837 78	.....	4,400 00	.....	11,408 98
Sauquoit Valley Farmers' Mutual.....	1,262 06	447 00	8,844 22	136 62	.....	.....	10,719 90
Schoharie and Schoenady Counties Farmers' Mutual Fire.....	.....	2,000 00	27,908 90	.....	10,645 01	.....	40,551 91
Suffolk and Nassau Patrons' Co-operative Fire Relief.....	397 56	52 50	2,208 39	.....	.....	.....	653 45
Tioga County Patrons' Fire Relief.....	1,800 00	.....	20,229 80	.....	1,500 00	.....	23,029 80
Tompkins, Schuyler and Tioga Counties Patrons' Fire Relief.....	1,236 19	675 00	10,094 63	.....	4,300 00	50 00	14,855 82
Westchester and Putnam Patrons' Fire Relief.....	125 75	54 00	1,011 41	.....	.....	330 35	1,381 49
Westmoreland Co-operative.....	778 74	309 00	6,960 47	.....	.....	7 85	7,754 06
Wyoming County Patrons' Co-operative Fire Relief.....	569 04	86 00	2,860 77	.....	750 00	260 44	4,528 25
TOTALS.....	\$131,635 52	\$48,373 15	\$1,019,725 12	\$3,363 61	\$302,944 50	\$6,763 06	\$1,923,804 96

TABLE F  
COUNTY ASSESSMENT COMPANIES  
*Showing the nature of the DISBURSEMENTS of County Assessment Companies for the year ending December 31, 1920*

COMPANIES	Losses paid	Expense of adjustment and settlement of losses	Officers' salaries	Directors' fees	Office expenses, clerk hire, etc.	Application and survey fees	Borrowed money repaid	All other disbursements	Total Disbursements
Allegheny County Farmers' Co-operative Fire	\$16,712.94	\$235.28	\$1,000.00	\$133.00	\$225.00	\$3,186.25	\$9,310.00	\$598.20	\$31,269.76
American Co-operative of Sullivan and Adjoining Counties	12.50	0.00	300.00	0.00	288.49	0.00	0.00	452.63	1,443.61
Auburn Mutual Fire of Cayuga County	6.00	0.00	31.08	17.50	85.02	71.42	0.00	17.35	228.87
Broome County Farmers' Fire Relief	4,212.16	139.41	140.89	183.30	889.16	564.00	6,281.99	305.61	12,691.53
Broome County Patrons' Fire Relief	8,665.30	16.00	512.00	35.71	0.00	281.00	0.00	168.52	9,753.53
Calliope Agri. Mut. Fire Relief of Sullivan County	10,678.64	180.30	1,200.00	132.05	30.35	1,630.00	0.00	857.09	14,708.43
Cattaraugus County Co-op. Farmers' Fire Relief	20,411.53	593.26	1,533.33	339.92	971.77	2,974.02	0.00	1,724.94	28,723.77
Cattaraugus County Patrons' Fire Relief	3,145.00	44.23	500.00	179.77	0.00	243.87	1,020.00	116.53	5,249.48
Cayuga County Farmers'	12,682.11	377.13	969.50	946.54	706.79	2,304.00	12,438.32	902.43	31,371.52
Cayuga County Patrons' Fire Relief	9,401.63	144.68	543.43	197.97	5.38	1,051.50	7,222.50	636.29	19,383.38
Central City Co-op. Fire of Onondaga County	2,277.64	40.26	253.09	30.46	144.00	246.43	1,510.65	126.43	4,628.95
Chautauque County Patrons' Fire Relief	32,449.42	0.00	1,025.00	4,373.01	184.40	0.00	0.00	933.63	39,564.46
Chemung County Patrons' Fire Relief	16,445.81	16.00	1,679.04	1,848.96	928.08	0.00	3,800.15	539.25	25,141.25
Cherry Valley, Roseboom and Westford and Oswego Co. Co-op.	1,372.00	0.00	850.00	48.00	243.65	420.80	1,050.00	44.20	4,044.65
Clinton County New York Patrons' Fire Relief	20,710.38	375.12	1,208.88	710.87	10.00	1,136.00	0.00	667.74	24,818.99
Co-operative Fire of Sullivan and Adjoining Counties	22,272.35	118.10	1,625.00	1,009.76	1,512.87	1,701.00	11,185.33	3,688.46	43,112.87
Co-operative Fire of Wyoming and Genesee Counties	4,627.11	488.80	400.00	35.00	40.70	1,710.24	0.00	311.56	7,358.35
Cortland County Patrons' Fire Relief	9,606.17	170.80	599.94	284.00	0.00	363.00	3,852.50	216.18	15,053.19
Delaware County Patrons and Farmers' Fire Relief	3,092.50	0.00	0.00	408.47	0.00	331.00	1,049.16	56.50	4,940.63
Dutchess and Columbia Patrons' Fire Relief	23,269.47	188.24	710.50	327.22	0.00	984.80	11,642.75	591.81	37,614.29
Dwelling House Co-operative Fire of Cayuga County	955.00	0.00	68.83	120.00	117.77	114.09	0.00	44.02	1,416.71
Erie County Farmers' Fire Relief	8,155.48	87.39	1,400.00	92.00	36.83	780.50	5,411.00	859.19	16,818.39
Erie and Niagara Counties Farmers'	41,280.92	1,435.49	2,350.00	531.18	1,699.89	6,354.11	42,696.90	1,210.66	97,165.85
Farmers' Co-operative Fire of Steuben County	8,355.29	124.55	530.00	194.19	343.83	1,067.09	6,731.06	306.54	17,652.47
Farmers' Fire of Greenville, Durham, Westerlo and Rome	2,486.32	70.00	550.00	0.00	0.00	843.07	0.00	367.89	4,017.29
Fire and Lightning of Oneida County	11,094.67	206.00	2,056.45	80.00	0.00	0.00	3,207.37	330.42	16,673.91
Farmers' of the Town of Minden	0.00	46.00	64.00	0.00	0.00	107.00	0.00	46.95	264.95
Farmers' of the Town of Caidhill	5,972.54	67.66	50.00	0.00	0.00	414.00	0.00	49.16	7,054.09
Farmers' Mutual Association of Niagara County	8,275.94	78.02	770.00	128.72	306.50	107.00	7,008.25	624.72	15,050.99
Farmers' Mutual of Orleans and Niagara Counties	30,176.91	350.77	2,070.00	2,082.55	0.00	334.00	30,808.26	1,042.72	48,444.44

Farmers' Reliance Mutual of Chemung, Schuyler and Yates Counties	44,132 26	821 91	2,500 00	511 44	949 01	4,312 00	1,903 47	55,130 11
Farmers' Town Mutual of Red Hook	1,615 00	30 39	113 75	19 60	16 15	.....	21 99	1,816 78
Fidelity Co-operative Fire	33,771 12	426 39	2,278 00	63 29	4,720 62	4,238 64	5,901 36	65,617 00
Fire Relief of Oswego County	26,232 11	408 28	728 00	398 38	.....	1,491 00	334 96	33,739 73
Fire Relief of Wayne County	19,925 97	256 06	1,050 00	458 42	43 56	1,676 00	186 97	23,597 00
Fulton and Montgomery Counties Farmers' Mutual Fire	18,568 91	194 94	843 25	645 98	24 00	578 00	792 28	21,647 34
Genesee County Patrons' Fire Relief	9,172 01	90 66	1,393 33	240 68	12 45	1,138 29	630 50	14,671 76
German-American Mutual Fire of Niagara County	2,713 25	33 00	266 23	139 11	57 21	773 12	322 83	4,304 76
Jefferson County Patrons' Fire Relief	33,241 90	295 25	3,650 32	2,066 68	867 13	1,722 00	397 57	42,160 98
Madison-Onondaga Mutual Fire	6,123 17	204 80	1,026 05	.....	40 00	1,529 20	712 87	12,482 69
Mohawk Valley Co-operative Fire	62 00	6 00	77 33	29 61	.....	53 00	55 26	283 20
Monroe County Patrons' Fire Relief	21,361 86	103 40	800 00	199 96	.....	1,200 00	996 83	24,769 76
Montgomery and Fulton Counties Patrons' Fire Relief	3,881 25	.....	225 00	54 13	.....	140 00	24 35	4,811 73
Mutual of Nassau, Schoharie and Chatham	1,857 00	.....	401 80	30 00	4 00	212 43	68 91	3,100 64
Niagara and Erie Counties Farmers' Protective	7,589 37	166 55	1,480 40	.....	42 50	2,352 59	310 25	16,061 76
Oneida County Grange Co-operative Fire	1,496 00	8 00	300 00	20 16	1 25	180 00	52 54	3,036 95
Onondaga County Patrons' Fire Relief	2,018 26	.....	500 00	574 54	237 37	244 00	373 55	3,947 73
Ontario County Alliance Mutual Fire Relief	9,328 19	359 22	1,050 94	925 57	453 34	1,438 18	290 69	20,675 93
Ontario County Patrons' Fire Relief	20,801 70	204 70	1,203 00	338 87	69 26	816 00	358 68	25,850 21
Orleans County Farmers' Mutual	13,454 50	370 66	1,267 05	988 92	.....	1,564 00	501 18	18,166 31
Osage County Farmers' Co-operative Fire	18,566 44	134 00	3,498 00	68 00	665 54	1,218 00	958 41	29,650 93
Patrons' Co-op. Fire Relief of Steuben and Livingston Counties	7,233 12	66 08	277 30	1,861 87	2 00	286 00	172 90	8,017 40
Patrons' Fire Relief of Madison County	19,234 22	.....	1,650 00	.....	.....	120 00	331 22	31,633 71
Patrons' Fire Relief of Seneca County	3,012 50	.....	280 00	188 86	.....	.....	56 49	6,789 76
Patrons' Fire Relief of Seneca County	11,482 29	151 37	685 00	445 63	10 00	534 03	205 38	14,321 87
Patrons of Husbandry Co-operative Fire Relief of the County of Herkimer	18,293 92	220 00	1,100 00	140 00	156 00	1,508 00	747 25	22,165 17
Patrons of Industry of Cortland County	2,445 26	30 00	100 00	60 00	.....	160 00	30 25	3,960 64
Patrons of Industry Fire of Onondaga and Oswego Counties	795 00	34 04	20 59	85 35	100 00	130 00	75 75	2,767 93
Rensselaer County Mutual Fire	22,269 70	714 00	2,100 00	162 00	562 72	2,915 76	756 17	29,480 37
St. Lawrence County Farmers	39,715 58	1,476 14	2,391 00	.....	3,835 00	2,165 00	694 31	92,876 05
St. Lawrence County Patrons' Fire Relief	24,955 87	658 15	2,589 87	999 15	7 10	970 00	1,224 52	65,901 93
Saratoga County Mutual Fire	4,902 42	.....	532 82	233 70	109 95	412 05	159 03	10,637 32
Shauquoit Valley Farmers	7,744 40	435 00	1,860 00	122 10	.....	.....	241 10	9,867 60
Schoharie and Schoenecady Counties Farmers' Mutual Fire	11,183 51	.....	2,380 00	589 85	60 00	2,000 00	275 00	39,837 24
Suffolk and Nassau Patrons' Co-operative Fire Relief	40 00	.....	150 00	38 25	5 27	82 50	148 61	434 83
Tioga County Patrons' Fire Relief	12,870 95	440 40	537 34	141 44	100 00	650 00	649 29	19,253 85
Tompkins, Schuyler and Tioga Counties Patrons' Fire Relief	8,649 74	78 00	1,436 20	1,495 32	.....	875 03	195 80	16,976 36
Westchester and Putnam Patrons' Fire Relief	125 00	28 00	103 00	.....	.....	54 00	59 78	363 78
Westmoreland Co-operative	2,045 01	9 55	1,366 60	41 65	71 34	.....	140 35	4,674 50
Wyoming County Patrons' Co-operative Fire Relief	1,878 83	9 70	.....	100 40	.....	86 00	195 12	4,391 05
<b>TOTALS</b>	<b>\$820,877 92</b>	<b>\$13,391 14</b>	<b>\$69,963 73</b>	<b>\$30,190 94</b>	<b>\$21,955 21</b>	<b>\$69,293 90</b>	<b>\$39,854 82</b>	<b>\$1,409,785 93</b>



TABLE G  
 COUNTY ASSESSMENT COMPANIES  
 Showing the number of policies and amount of insurance in force on December 31, 1919, written and terminated during 1920, and in force on December 31, 1920, of County Assessment Companies

COMPANIES	IN FORCE DECEMBER 31, 1919		WRITTEN OR RE- NEWED IN 1920		DROPT EXPIRATIONS AND CANCELLATIONS		IN FORCE DECEMBER 31, 1920	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount
	Allegheny County Farmers' Co-operative Fire	2,724	\$6,643,750	1,002	\$3,526,670	967	\$3,187,630	2,769
American Co-operative of Sullivan and Adjoining Counties	180	186,665	376	700,260	13	33,700	295	664,560
Auburn Mutual Fire of Cayuga County	1,350	3,150,000	59	48,633	64	60,573	188	164,450
Bronx County Farmers' Fire Relief	1,068	2,385,770	544	1,520,793	513	1,047,337	1,443	3,633,364
Broome County Patron's Fire Relief	1,068	2,385,770	381	755,798	301	358,514	1,178	2,633,064
Calliocon Agri. Mutual Fire Relief of Sullivan County	2,336	4,790,370	658	1,543,375	701	1,433,643	2,287	4,700,993
Cattaraugus County Co-operative Farmers' Fire Relief	3,613	7,633,340	700	2,117,475	780	1,631,740	3,623	8,149,073
Cattaraugus County Patrons' Fire Relief	749	2,187,360	203	739,391	264	713,430	688	2,184,360
Cayuga County Farmers'	4,113	9,434,251	1,723	4,519,155	1,333	2,723,585	4,512	11,230,831
Cayuga County Patrons' Fire Relief	2,536	6,341,173	640	2,001,491	590	1,330,725	2,695	6,933,909
Central City Co-operative Fire of Onondaga County	660	949,925	167	238,150	251	399,650	575	798,535
Chautauque County Patrons' Fire Relief	6,178	10,611,130	1,644	5,125,333	1,633	3,933,633	6,199	17,223,945
Chemung County Patrons' Fire Relief	4,356	9,695,668	904	2,438,101	635	1,484,005	4,625	10,649,789
Cherry Valley, Roseboom and Westford and Otsego County Co-operative	997	1,795,135	394	659,630	262	459,930	4,999	1,874,935
Clinton County New York Patrons' Fire Relief	2,763	6,367,415	1,136	2,733,830	988	2,004,415	2,661	6,993,580
Co-operative Fire of Sullivan and Adjoining Counties	806	2,610,210	592	2,344,150	415	1,296,670	983	3,667,690
Co-operative Fire of Wyoming and Genesee Counties	1,278	1,823,655	438	942,741	326	167,615	1,440	2,667,781
Cornland County Patrons' Fire Relief	1,580	3,994,310	363	1,215,610	333	944,490	1,690	4,265,430
Delaware County Patrons and Farmers' Fire Relief	883	1,863,245	331	613,805	205	563,585	918	2,113,375
Dutchess and Columbia Patrons' Fire Relief	2,840	7,167,186	640	1,689,665	680	1,604,808	2,878	7,362,046
Dwelling House Co-operative Fire of Cayuga County	297	319,283	84	115,090	116	147,691	226	286,742
Erie County Farmers' Fire Relief	2,485	6,712,100	610	1,798,915	608	1,276,140	2,471	6,220,875
Erie and Niagara Counties Farmers'	8,098	24,114,360	3,240	12,378,360	3,269	9,862,600	8,769	26,540,360
Farmers' Co-operative Fire of Schoharie County	1,635	2,994,403	468	1,194,320	500	1,004,679	1,600	2,184,344
Farmers' Fire of Greenville, Durham, Westerlo and Rensselaerville	1,777	2,682,176	481	696,448	434	543,781	1,684	2,786,841
Farmers' Fire and Lightning of Oneida County	2,307	6,392,512	537	1,608,890	573	1,637,392	2,171	6,568,993
Farmers' Mutual Fire of the Town of Chatekill	1,498	4,400,600	307	881,626	64	236,200	1,632	4,543,000
Farmers' Mutual Indemnity of Cayuga County	945	1,774,313	135	381,177	137	343,100	816	1,419,266
Farmers' Mutual of Orleans and Niagara Counties	6,060	16,167,272	1,722	4,825,745	1,668	4,371,115	2,694	17,044,317

Patrons' Business Mutual of Chemung, Schuyler and Yates Counties.....	8,458	14,980,970	2,156	4,555,000	2,064	3,578,836	8,545	15,913,243
Patrons' Town Mutual of Red Hook.....	1,167	335,900	63	156,825	63	133,850	170	408,575
Patrons' Co-operative Fire.....	5,150	9,997,486	1,860	4,090,207	1,860	4,804,547	5,111	9,463,146
Fire Relief of Oswego County.....	4,315	9,415,160	1,491	3,980,740	1,487	3,741,850	4,949	9,654,060
Fire Relief of Wayne County.....	4,037	12,101,024	838	3,595,685	819	2,665,900	4,056	13,089,809
Fulton and Montgomery Counties Farmers' Mutual Fire.....	2,997	7,374,370	573	1,462,100	636	1,216,590	3,054	7,619,933
Genesee County Patrons' Fire Relief.....	2,754	7,640,909	719	2,297,035	683	1,868,712	2,770	8,039,232
German-American Mutual Fire of Niagara County.....	1,732	3,635,781	526	1,314,499	512	1,040,704	1,746	3,899,546
Jafferson County Patrons' Fire Relief.....	7,143	20,449,118	1,732	6,042,370	1,754	5,982,185	7,081	20,949,303
Madison-Onondaga Mutual Fire.....	2,366	5,640,063	519	1,486,450	1,536	1,267,840	2,249	5,828,663
Mohawk Valley Co-operative Fire.....	182	562,625	53	202,300	13	42,250	222	722,675
Montroe County Patrons' Fire Relief.....	3,823	11,175,012	960	2,925,535	791	2,139,207	4,090	11,941,240
Montgomery and Fulton Counties Patrons' Fire Relief.....	634	1,512,868	160	337,595	77	124,176	697	1,726,288
Mutual of Nassau, Schoharie and Chatham.....	4,888	9,895,853	50	86,700	51	70,790	476	9,911,763
Niagara and Erie Counties Farmers' Protective.....	1,718	3,967,838	494	1,871,503	324	724,070	1,890	5,116,271
Ontario County Orange Co-operative Fire.....	241	737,863	100	300,560	37	108,887	3-4	974,536
Onondaga County Patrons' Fire Relief.....	779	2,678,511	244	906,235	283	682,904	770	3,103,842
Ontario County Finance Mutual Fire Relief.....	2,900	3,783,731	796	1,178,473	549	758,014	3,148	4,203,190
Ontario County Patrons' Fire Relief.....	1,816	6,584,135	440	1,452,115	452	1,623,830	1,824	7,642,720
Orleans County Farmers' Mutual.....	4,771	11,323,410	989	2,852,660	881	2,207,059	4,879	11,997,411
Oswego County Farmers' Co-operative Fire.....	3,556	5,452,740	1,390	2,148,435	1,260	1,894,062	3,676	5,717,123
Oswego County Patrons' Co-operative Fire Relief.....	1,237	2,300,904	266	569,206	176	329,660	1,237	2,540,449
Patrons' Co-operative Fire Relief of Steuben and Livingston Counties.....	2,887	8,171,880	918	2,903,650	797	2,015,300	3,008	9,060,180
Patrons' Fire Relief of Madison County.....	4,488	1,138,240	60	153,830	14	38,875	534	1,285,904
Patrons' Fire Relief of Seneca County.....	2,174	6,171,835	534	1,983,815	479	1,296,710	2,229	6,859,930
Patrons' of Husbandry Co-operative Fire Relief of the County of Herkimer.....	1,433	5,041,089	399	1,478,237	424	1,375,493	1,398	5,143,883
Patrons of Industry Fire of Cortland County.....	3,853	1,180,172	128	237,770	123	224,667	1,362	1,183,275
Patrons of Industry Fire of Onondaga and Oswego Counties.....	839	5,015,990	104	168,295	98	131,125	359	542,250
Rensselaer County Mutual Fire.....	6,759	11,015,990	1,617	2,889,425	1,437	2,319,065	6,939	11,586,350
St. Lawrence County Farmers'.....	6,364	15,088,357	2,165	5,466,625	2,062	4,802,153	6,437	16,252,859
St. Lawrence County Patrons' Fire Relief.....	5,179	14,089,970	970	4,186,815	1,018	3,055,175	5,131	15,221,610
Saratoga County Mutual Fire.....	3,320	1,504,324	185	430,865	152	328,579	1,631	1,559,620
Schoharie and Schoenstead Counties Farmers' Mutual Fire.....	1,768	4,398,425	447	1,137,850	445	1,137,835	1,770	4,562,440
Schoharie and Schoenstead Counties Farmers' Mutual Fire.....	4,398	8,336,142	1,203	2,535,251	1,264	2,268,450	4,203	8,562,943
Suffolk and Nassau Patrons' Co-operative Fire Relief.....	176	419,047	68	212,740	40	132,725	203	499,062
Tioga County Patrons' Fire Relief.....	3,000	5,926,111	640	1,300,000	755	1,382,718	2,895	5,843,393
Tompkins, Schuyler and Tioga Counties Patrons' Fire Relief.....	2,291	5,553,921	572	1,668,251	461	1,101,185	2,402	6,120,687
Westchester and Putnam Patrons' Fire Relief.....	1,453	3,404,396	309	776,590	321	708,641	1,471	3,382,345
Westmoreland Co-operative.....	1,583	3,903,763	86	240,895	36	86,466	1,403	4,086,192
Wyoming County Patrons' Co-operative Fire Relief.....	169,874	\$396,116,506	\$47,433	\$131,061,769	43,818	\$99,935,984	173,489	\$427,243,191
<b>TOTALS.....</b>								

**TABLE H**  
**TOWN ASSESSMENT COMPANIES**  
*Showing the nature of the ASSETS and LIABILITIES of the Town Assessment Companies for the year ending December 31, 1920, also amount of insurance in force on December 31, 1919, written and terminated during 1920 and in force on December 31, 1920*

COMPANIES	ASSETS			LIABILITIES			INSURANCE IN FORCE		
	Cash in office and in banks	TOTAL ASSETS	Unpaid losses and claims	Other liabilities	TOTAL LIABILITIES	Insurance in force Dec. 31, 1919	Written or renewed in 1920	Deduct expirations and cancellations	Insurance in force Dec. 31, 1920
Amherst and Clarence Co-operative	\$9,322 48	\$9,322 48				\$2,781,165	\$1,567,220	\$1,262,710	\$8,065,675
Andes Mutual Fire	137 50	137 50				772,165	400,782	260,400	912,547
Argyle Co-op. Fire of the Town of Argyle	87 95	87 95		\$232 50	\$232 50	921,017	244,050	175,269	989,798
Ashford Mutual Fire	2,876 23	2,876 23				3,448,103	1,093,470	841,138	3,700,437
Balston Co-operative	133 80	133 80				433,738	108,295	90,600	451,483
Bethlehem Mutual				699 27	699 27	1,518,947	628,975	628,480	1,521,443
Bovina Co-operative Fire	120 40	120 40				686,970	162,195	168,032	641,133
Brunswick Insurance Company	209 37	2,927				173,335	42,790	32,768	185,860
Butternut Town Co-operative Fire	880 53	880 53				930,890	240,875	168,883	1,005,680
Cambridge Co-operative Fire	400 68	400 68				983,509	301,640	249,254	1,085,925
Caroline Farmers' Fire	502 14	502 14				655,235	147,810	127,748	675,990
Charlton Fire	226 61	226 61				487,050	111,975	89,313	477,712
Claverack Town Fire	281 85	281 85				1,873,677	368,115	265,808	1,476,967
Clifton Park and Halfmoon Mutual Fire	504 25	504 25	\$900 00		900 00	987,740	285,875	260,808	1,012,910
Coeymans Mutual	197 65	197 65				383,313	81,155	21,350	442,118
Colonie Mutual	211 16	211 16				508,632	212,935	197,568	524,003
Co-op. Fire of the Town of Granville	427 42	427 42				678,437	135,273	106,112	701,600
Co-op. Fire of the Town of Hartford	49 59	49 59	\$75 00		75 00	485,325	87,000	78,500	491,925
Crown Point Town Fire	70 96	70 96				345,590	50,450	50,775	344,925
Danby Co-operative Fire	1 37	1 37				133,845	36,000	46,446	123,400
Davenport Co-operative Fire	646 15	646 15				605,870	286,890	227,908	664,833
Deli Insurance Company	7 61	7 61		200 00	200 00	1,087,346	219,295	192,940	1,112,801
Dryden and Grafton Co-operative Fire	4,900 30	4,900 30				4,108,300	1,177,900	875,153	4,608,153
Easton Mutual Fire	2,800 21	2,800 21				1,146,159	350,310	191,748	1,213,720
Farmers Co-op. of Clay, Camillus, Lyndaver and Van Buren	7,018 81	7,018 81		478 00	478 00	4,383,613	1,663,850	1,324,800	4,700,165

NAME OF FIRE INSURANCE COMPANY	ASSETS	LIABILITIES	RESERVE	UNPAID	REVENUE	EXPENSES	NET INCOME	NET LOSS	NET PROFIT
Farmers of the Town of Philadelphia	409 14	409 14	20 35	29 35	818 421	107 683	180 414	835 700	
Farmers Mutual Fire of Fort Edward	54 65	54 65			107 683	55 905	46 925	326 663	
Farmers Mutual of Fort Ann, N. Y.	174 21	174 21	445 84	445 84	435 375	80 145	74 910	440 610	
Farmers Mutual of Milan, Fine Plains and Stamford	262 59	262 59			1,022 658	183 730	144 900	1,031 488	
Farmers' Town Co-op. of the Town of Hyde Park	1,128 95	1,128 95			105 042	27 805	26 402	106 445	
Farmers' Town Mutual of Clinton	3,064 17	3,064 17			683 560	183 000	138 400	698 160	
Farmers' Town Mutual of Rhinebeck	3,649 49	3,649 49			116 745	100 215	74 910	349 540	
Franklin Fire	846 95	846 95	126 29	126 29	333 710	116 745	100 215	1,196 140	
Galaxy Fire	3,208 46	3,208 46			1,068 690	303 688	195 325	1,196 140	
German Mutual of Weyland	185 82	185 82			459 710	97 850	92 700	464 860	
German-town and Clermont Co-operative Fire	3,549 49	3,549 49	1,800 00	1,800 00	2,376 780	159 150	48 800	2,492 100	
Greenwich Town Fire	3,549 49	3,549 49	30 39	30 39	899 538	282 935	268 792	973 661	
Guilford Mutual	3,549 49	3,549 49	3,600 00	3,600 00	356 960	187 640	148 960	400 650	
Hamden Mutual	426 90	426 90			776 495	124 095	96 320	804 360	
Hartwick Town	326 21	326 21	1,888 00	1,888 00	868 120	191 775	210 815	849 080	
Hobart Co-operative Fire	36 58	36 58			780 710	167 505	127 940	820 975	
Hoodack Co-operative Fire	73 77	73 77			432 190	131 975	117 990	546 175	
Jackson Fire	463 59	463 59			850 225	217 795	115 820	963 090	
Knox Mutual	463 59	463 59	135 00	135 00	836 475	240 965	179 385	898 055	
Kortright Mutual Fire	184 40	184 40			530 060	149 777	124 960	554 877	
Livingston Town	351 94	351 94			546 526	203 128	168 976	550 965	
Lutheran Mutual Fire	163 06	163 06			1,162 065	300 528	163 990	1,318 630	
Meredith Insurance Company	392 28	392 28			680 180	202 760	164 090	1,718 260	
Middletown and Roxbury Fire	87 62	87 62			271 000	335 700	278 800	329 900	
New Baltimore Mutual	1,224 56	1,224 56			154 828	59 365	46 585	167 608	
New Scotland Mutual	286 11	286 11			1,081 635	281 200	205 320	1,157 515	
Otego Co-operative Fire	2 85	2 85			2,387 218	927 200	757 970	2,566 448	
Pittsford Co-operative Fire	176 37	176 37			794 476	201 530	175 295	820 691	
Putnam Town Fire	551 44	551 44			1,204 865	259 768	237 940	1,236 810	
Salem Mutual Town Fire	134 30	134 30			315 800	171 100	148 425	1,338 475	
Schoharie Mutual Fire	718 57	718 57			813 375	212 795	227 895	798 375	
Sharon, Seward and Carlisle Co-operative	376 73	376 73			167 259	33 465	30 831	170 173	
Springfield Co-operative	746 06	746 06			90 110	73 120	688 780		
Stamford Insurance Company	83 80	83 80			240 967	41 185	48 735	233 137	
Uster Co-operative Fire	138 15	138 15			2,177 771	680 050	670 195	2,287 626	
Venice Town Fire	943 24	943 24			646 740	140 880	104 770	682 880	
Walton Co-op. rate Fire	376 73	376 73			701 162	214 831	194 917	720 776	
White Creek Fire	746 06	746 06			125 615	70 515	61 760	224 370	
Willow Mutual Fire	943 24	943 24			1,924 297	690 464	533 868	2,090 903	
TOTALS	\$47,964 24	\$47,964 24	\$11,598 32	\$26,637 29	\$62,765 410	\$18,741,387	\$15,069,783	\$66,407,014	

TABLE I  
TOWN ASSESSMENT COMPANIES  
*Showing the nature of the INCOME of Town Assessment Companies for the year ending December 31, 1920*

COMPANIES	Advance payments	Policy fees	Assessments	Interest received	Borrowed money	All other income	Total Income
Ambert and Clarence Co-operative.....	\$414 18	\$108 00	\$2,976 45	\$338 10	.....	\$2 00	\$3,738 73
Andes Mutual Fire.....	.....	417 00	1,170 41	.....	\$1,200 00	12 78	3,109 19
Arden Co-operative Fire of the Town of Argyle.....	.....	182 00	2,448 23	.....	250 00	27 10	3,107 43
Asheford Mutual Fire.....	68 10	.....	10,568 00	.....	1,500 00	28 80	12,156 90
Baldwin Co-operative.....	.....	107 00	804 15	.....	.....	.....	971 15
Bethlehem Mutual.....	1,646 58	391 50	6,089 78	.....	1,500 00	.....	9,627 86
Bovina Co-operative Fire.....	95 65	.....	.....	.....	.....	.....	95 65
Burrville Co-operative Fire.....	42 79	45 00	.....	.....	.....	.....	87 79
Butternut Co-operative Fire.....	.....	151 50	2,874 47	.....	500 00	.....	3,225 97
Cambridge Co-operative Fire.....	.....	113 00	1,309 74	.....	.....	.....	1,422 74
Caroline Farmers' Fire.....	307 41	91 00	1,271 08	4 53	.....	.....	1,669 49
Charlton Fire.....	57 42	53 00	.....	.....	.....	.....	110 42
Chatham Town Fire.....	376 50	.....	4,380 87	.....	.....	.....	4,698 37
Clifton Park and Halfmoon Mutual Fire.....	.....	280 00	4,329 54	.....	.....	.....	4,609 54
Coeymans Mutual.....	81 15	69 00	77 15	.....	.....	.....	227 31
Colonia Mutual.....	.....	228 00	63 15	.....	.....	.....	291 15
Co-operative Fire of the Town of Chamvilla.....	.....	124 00	100 90	.....	.....	5 30	230 20
Co-operative Fire of the Town of Hartford.....	.....	88 00	.....	.....	.....	6 00	94 00
Crown Point Town Fire.....	125 96	57 00	324 70	.....	.....	48 80	556 23
Danby Co-operative Fire.....	36 00	30 00	2,466 20	.....	.....	.....	2,532 20
Davenport Co-operative Fire.....	.....	183 38	1,444 25	.....	.....	.....	1,627 63
Daily Asset Company.....	122 12	.....	.....	.....	.....	.....	122 12
Dryden and Gordon Co-operative Fire.....	1,177 06	818 00	12,020 71	.....	1,500 00	.....	16,416 67
Easton Mutual Fire.....	.....	210 00	1,577 57	.....	1,250 00	.....	2,967 87
Farmers' Co-operative of Clay, Camillus, Lyndsey and Van Buren.....	3,075 19	708 00	23,477 71	.....	10,000 00	.....	36,260 90
Farmers' Fire Relief of Pompey and Pabst.....	183 00	5,959 78	.....	.....	.....	.....	6,142 78
Farmers' of the Town of Palmyra.....	67 00	1,709 94	.....	.....	500 00	.....	2,386 94
Farmers' Mutual of Fort Ann, N. Y.....	86 00	.....	.....	.....	.....	.....	86 00
Farmers' Mutual of Fort Ann, N. Y.....	118 00	.....	.....	.....	.....	.....	118 00
Farmers' Mutual of Milan, Fine Plains and Stanford.....	155 90	150 00	7,210 33	.....	1,601 66	.....	2,068 90
.....	.....	.....	.....	.....	.....	.....	1,601 66

STATISTICAL TABLES

Farmers' Town Co-operative of the Town of Hyde Park.....	24 83	8 00	2,705 10	78 35	2 96	33 84
Farmers' Town Mutual of Clinton.....	131 70	64 00	445 02	24 86	.....	3,013 00
Farmers' Town Mutual of Rhinebeck.....	111 04	28 00	382 43	.....	.....	845 41
Franklin Fire.....	354 90	53 50	.....	100 00	1 60	871 91
Galway Fire.....	.....	.....	.....	.....	17 25	99 78
German Mutual of Wayland.....	302 80	159 00	6,717 52	26 66	.....	7,048 98
Greentown and Clermont Co-operative Fire.....	.....	.....	584 98	.....	.....	1,815 96
Ghost Mutual Fire.....	.....	.....	1,648 00	.....	.....	1,848 00
Greenwich Fire.....	.....	.....	4,074 70	.....	.....	4,800 70
Greenwich Town Fire.....	90 80	196 00	2,985 03	.....	86	5,991 78
Guiderland Mutual.....	.....	.....	.....	.....	.....	.....
Hendon Mutual.....	.....	.....	2,148 98	.....	.....	2,308 98
Hartwick Town.....	.....	.....	1,476 26	.....	15 60	1,690 26
Heron Co-operative Fire.....	.....	.....	4,789 46	.....	.....	6,019 46
Hopewick Co-operative Fire.....	.....	.....	.....	.....	.....	403 00
Jackson Fire.....	.....	.....	.....	.....	.....	124 00
Knox Mutual.....	.....	.....	1,491 77	.....	.....	1,547 77
Kortright Mutual Fire.....	115 04	24 70	2,565 51	.....	.....	2,776 31
Livingston Town.....	277 03	28 00	.....	.....	.....	309 06
Litchfield Mutual Fire.....	450 25	78 24	181 04	3 06	7 50	629 40
Matha Fire.....	.....	.....	59 38	.....	.....	137 68
Marcellus Insurance Company.....	.....	.....	5,845 90	.....	.....	5,981 40
Middleton and Roxbury Fire.....	1,005 50	115 50	81 28	.....	.....	2,490 26
New Baltimore Mutual.....	201 50	159 00	57 08	24 66	8 00	5,391 84
New Scotland Mutual.....	.....	293 00	5,009 73	.....	.....	5,373 73
Onaugo Co-operative Fire.....	.....	74 00	.....	.....	20 00	94 00
Pittsford Co-operative Fire.....	.....	147 00	112 06	.....	.....	249 08
Pittsford Fire.....	64 90	.....	.....	.....	.....	64 90
Salmon Town Fire.....	.....	60 00	4,080 10	.....	.....	4,080 10
Schenectady Town Fire.....	41 16	12 00	146 88	2 45	.....	8,303 49
Schaghticoke Mutual Fire.....	.....	268 00	4,386 53	.....	3,600 00	8,304 53
Sharon, Seward and Carlisle Co-operative.....	.....	.....	.....	.....	.....	.....
Springfield Co-operative.....	.....	78 00	1,391 78	.....	.....	178 00
Standard Insurance Company.....	.....	283 60	.....	.....	.....	1,729 88
Union Co-operative Fire.....	.....	392 21	5,008 23	.....	5 06	5,397 59
Vestal Town Fire.....	.....	196 00	243 08	.....	9 50	867 58
Watson Co-operative Fire.....	.....	.....	.....	.....	.....	.....
White Creek Fire.....	26 23	56 00	.....	30 49	.....	56 00
Wilson Mutual Fire.....	.....	20 00	413 91	.....	.....	490 68
TOTALS.....	\$11,121 74	\$8,619 19	\$187,687 06	\$354 77	\$383 87	\$308,719 04

TABLE J  
TOWN ASSESSMENT COMPANIES  
*Showing the nature of the DISBURSEMENTS of Town Assessment Companies for the year ending December 31, 1920*

COMPANIES	Losses paid	Expense of adjustment and settlement of losses	Officers' salaries and fees	Directors' fees	Office expenses, clerk hire, etc.	Application and survey fees	Borrowed money repaid	Legal expenses	All other disbursements	TOTAL DISBURSEMENTS
Amesbury and Clarence Co-operative	\$69 49	\$15 00	\$575 00	\$235 00	\$336 15	\$540 37		\$1 50	\$387 17	\$2,049 68
Audubon Mutual Fire	1,494 16	28 00	139 00	80 00	10 00	180 00	\$1,248 00	4 00	116 12	3,189 28
Argyle Co-operative Fire	3,183 06		43 98			136 60	1,522 80		11 89	5,853 31
Baldon Mutual Fire	9,123 36	288 64	774 56		126 08				182 22	12,684 80
Baldon Co-operative	770 35	3 00	64 00	19 00					36 99	913 34
Beethoven Mutual	8,363 63			63 00		616 87	844 73		132 86	10,020 09
Bovina Co-operative Fire	286 20	10 00	31 50	28 50					4 32	374 52
Brunswick			13 76	10 00		45 00	676 32	5 12	7 36	772 24
Butternut Town Co-operative Fire	1,593 31	18 00	186 61	12 00	14 00				27 20	2,443 44
Cambridge Co-operative Fire	944 37	82 00	10 00		113 00				67 12	1,188 49
Carolina Farmers' Fire	302 00	9 00	136 21	35 20	5 50	91 00	642 00		32 19	1,933 10
Charter Fire	23 22	1 00				52 00			12 35	74 57
Chatham Town Fire	4,124 87	63 00	418 00		7 75				16 60	4,630 22
Clifton Park and Halmoon Mutual Fire	3,193 50		168 49	136 00	4 25	140 00	466 50		85 01	4,194 08
Coeymans Mutual	6 34					69 00			1 72	77 06
Colonia Mutual	6 00			10 00		114 00			5 75	135 75
Co-operative Fire of the Town of Granville	278 00	12 50		40 50	10 00	93 00	40 00		30 90	465 60
Co-operative Fire of the Town of Hardford	50 00	10 00	50			68 00			11 80	138 30
Crown Point Town Fire	640 00	3 00	38 00	44 50	5 00	11 00			67 53	809 03
Danby Co-operative Fire	2,045 10		54 54	36 00		30 00	267 92	128 99	9 80	2,588 33
Davenport Co-operative Fire	629 24	7 25	60 00	34 00					69 68	974 30
Dublin	133 00			10 00	12 00	7 60	183 22		6 35	168 95
Dryden and Gronon Co-operative Fire	10,623 86	100 00	674 92	618 46	19 07	407 00	1,524 18		249 03	14,255 51
Easton Mutual Fire	1,241 80	10 50	128 50		6 03	105 00	1,268 08		14 43	2,777 48
Farmers Co-op. of Clay, Camillus, Lyndauer and Van Buren	15,674 38	88 00	200 00	120 00	674 00	712 50	13,476 83		249 08	31,197 10
Farmers' Fire Relief of Pompey and Fabius	4,813 28	24 00	30 00	54 40	13 80	91 00	500 00		47 45	5,363 68
Farmers of the Town of Palatine	1,860 00		70 25	16 00				10 00	30 66	1,996 91
Farmers Mutual of Fort Ann, N. York	2,432 80					118 00			24 73	2,551 53
Farmers Mutual of Milan, Pine Plains and Stamford	7,274 00				27 00				24 73	7,301 73

STATISTICAL TABLES

Farmers' Town Co-operative of the Town of Hyde Park.....	1,070 80	.....	5 00	6 50	.....	4 95	16 95	
Farmers' Town Mutual of Clinton.....	1,030 00	160 40	12 00	.....	83 65	871 35	1,887 15	
Farmers' Town Mutual of Rhinebeck.....	220 90	51 50	2 00	.....	.....	115 45	1,115 15	
Franklin Fire.....	137 50	74 67	3 00	.....	168 00	22 50	180 51	
Galway Fire.....	.....	.....	.....	.....	.....	2 54	.....	
German Mutual of Wayland.....	8 00	287 00	66 74	213 00	.....	108 00	4,451 95	
Germanstown and Chermont Co-operative Fire.....	3,303 30	84 54	45 00	.....	313 00	21 25	1,845 10	
Ghent Mutual Fire.....	1,837 40	845 20	.....	.....	.....	6 77	1,845 10	
Greenwich Town Fire.....	25 50	34 00	.....	63 00	569 64	39 75	1,871 05	
Guilderland Mutual.....	4,330 70	113 10	16 15	196 00	1,233 66	75 60	6,058 06	
H Jordan Mutual.....	2,559 90	69 00	10 00	60 00	.....	15 85	2,792 22	
Hartwick Town.....	1,149 83	131 10	.....	131 10	1,376 34	37 89	1,931 21	
Haven Co-operative Fire.....	4,444 00	64 00	10 00	64 00	1,118 53	53 75	6,043 25	
Hosack Co-operative Fire.....	61 67	13 00	.....	104 00	128 64	50 70	6,055 75	
Jackson Fire.....	270 00	.....	65	93 00	.....	4 07	367 72	
Knox Mutual.....	1,403 70	16 00	.....	84 00	1,530 00	40 51	1,544 30	
K right Mutual Fire.....	726 00	70 30	.....	.....	.....	30 92	2,490 62	
Livingston Town.....	144 00	43 50	.....	105 50	.....	87 43	234 71	
Lothian Mutual Fire.....	233 38	60 00	.....	64 50	.....	82 71	269 71	
Malta Fire.....	.....	17 00	.....	34 00	.....	5 50	291 00	
Meredith Insurance Company.....	5,376 50	130 00	.....	159 30	.....	52 07	5,687 87	
Middletown and Roxbury Fire.....	3,187 50	440 00	.....	.....	.....	72 83	4,196 18	
New Baltimore Mutual.....	180 00	188 92	.....	.....	.....	43 17	450 39	
New Scotland Mutual.....	5,118 00	64 75	.....	133 00	.....	49 20	5,433 37	
Obanago Co-operative Fire.....	.....	.....	.....	74 00	.....	17 16	91 15	
Pittstown Co-operative Fire.....	38 00	125 00	3 00	98 00	.....	21 75	385 75	
Putnam Town Fire.....	3,573 39	21 00	.....	.....	.....	1 30	36 30	
Salem Mutual Town Fire.....	224 00	.....	.....	30 00	.....	82 12	3,733 31	
Saugerties Mutual Fire.....	4,023 43	5 00	.....	12 00	.....	8 32	240 21	
Sharon, Seward and Carlisle Co-operative.....	.....	380 00	.....	268 00	2,616 15	89 23	7,869 50	
Springfield Co-operative.....	12 00	63 50	.....	.....	.....	15 55	392 45	
Standard Insurance Co.....	1,015 78	90 00	40	75 00	108 00	19 46	1,472 43	
Ulster Co-operative Fire.....	.....	174 00	12 00	62 25	102 75	1 00	639 30	
Vanderburgh Fire.....	4,543 13	24 00	.....	.....	.....	43 07	4,989 37	
Vestal Town Fire.....	779 85	246 25	.....	14 00	.....	78 76	1,451 33	
Walton Co-operative Fire.....	.....	225 72	.....	.....	.....	.....	.....	
White Creek Fire.....	.....	.....	.....	.....	.....	4 51	32 51	
Wilson Mutual Fire.....	.....	12 25	.....	.....	.....	5 64	44 92	
TOTALS.....	\$131,685 27	\$6,611 31	\$1,029 28	\$5,858 23	\$33,367 72	\$333 61	\$4,460 87	\$189,063 83



TABLE K  
 NAME AND LOCATION of each Co-operative Fire Insurance Company transacting business in the State of New York,  
 together with the names of its officers and date of commencing business

COMPANIES	LOCATION	Commenced business	OFFICERS		
			President	Secretary	
<b>ADVANCE PREMIUM COMPANIES</b>					
Canton Co-operative Fire Ins. Co.	Canton, N. Y.	April —, 1895	S. H. Gould	J. H. Berry.	
Catskill Mountain Fire Ins. Co. of Greene County	Greenville, N. Y.	Nov. 22, 1902	Chas. W. Mackey	O. C. Stevens.	
Chemical Mutual Fire Ins. Co.	Burlington Flats, N. Y.	Dec. 7, 1898	Edgar W. Wright	Jasper D. Fitch.	
Church Insurance Assn. of the State of New York	Rochester, N. Y.	April —, 1891	A. L. Thompson	G. M. W. Bills.	
Commercial Mutual Fire Ins. Co. of Greene County	Catskill, N. Y.	Oct. —, 1895	C. E. Bloodgood	L. W. Bagley.	
Co-op. Fire Ins. Co. of Greene, Schoharie and Delaware Counties	Catskill, N. Y.	April —, 1886	C. E. Bloodgood	L. W. Bagley.	
Dwelling Insurance Assn. of Central New York	Ilion, N. Y.	Sept. 30, 1895	Chas. Williamson	H. A. House.	
Empire Co-operative Fire Ins. Co.	Middleburg, N. Y.	Mar. 29, 1894	W. E. Bassler	Albert E. Requa.	
Greene County Mutual Fire Ins. Co.	Greenville, N. Y.	May 24, 1893	P. G. Coffin	Orrin C. Stevens.	
Home Mutual Fire Ins. Co. of Broome County	Binghamton, N. Y.	Feb. 26, 1901	Geo. C. Bayless	F. J. Bayless.	
Lancaster Mutual Fire Ins. Co. of Erie County, New York	Lancaster, N. Y.	Jan. 16, 1889	Joseph Adolf	Peter P. Adolf.	
Livingston County Mutual Fire Ins. Co.	Livonia, N. Y.	—, 1881	F. M. Davis	L. H. Beecher.	
Merchants' Co-operative Fire Ins. Assn. of Central New York	Ilion, N. Y.	Aug. 16, 1894	M. E. Hastings	H. A. House.	
Merchants' and Farmers' Mut. Fire Ins. Co. of Schoharie and Albany Counties	Middleburg, N. Y.	June 25, 1897	Daniel D. Friable	Geo. N. Friable.	
Monroe County Co-operative Fire Ins. Co.	Rochester, N. Y.	Oct. 3, 1895	Dean G. Crippen	E. S. Rohachek.	
Mutual Cheese Factory and Creamery Ins. Co. of St. Lawrence and Jefferson Counties	Canton, N. Y.	April 20, 1895	S. N. Gould	Geo. A. Lalone.	
New York Central Mutual Fire Ins. Co.	Edmonton, N. Y.	May —, 1899	J. T. Costa	V. D. Robinson.	
Olive Co-operative Fire Ins. Association	Kingston, N. Y.	May —, 1890	C. V. Merrihow	Joseph S. Hill.	
Oneida Co-operative Fire Ins. Association of New York	Rome, N. Y.	Feb. —, 1895	J. E. Bacon	E. L. Bouton.	
Otsego Mutual Fire Ins. Co.	Burlington Flats, N. Y.	Feb. 18, 1897	F. D. Fitch	Edgar W. Wright.	
Patrons of Husbandry Fire Relief Assn. of Ulster County, N. Y.	Newburgh, N. Y.	Feb. 4, 1902	F. W. Vail	W. T. Snider.	
Pioneer Co-operative Fire Ins. Co.	Greenville, N. Y.	May 14, 1896	Geo. M. Palmer	O. C. Stevens.	
Preferr'd Mutual Fire Ins. Co. of Chenango County	New Berlin, N. Y.	Oct. 9, 1890	C. A. Holmes	Frank B. Holmes.	
Protective Co-operative Fire Ins. Co.	Alfred, N. Y.	Mar. —, 1920	G. W. Wilson	E. O. Reynolds.	
Safety Co-operative Fire Ins. Co.	Amsterdam, N. Y.	Sept. —, 1904	W. N. Carpenter	M. M. Hlatky.	

Security Mutual Fire Ins. Co. of Delaware County	Delhi, N. Y.	Dec. 15, 1897	Jas. R. Honeywell	William D. Southworth
Stirling Fire Ins. Co.	Cobleskill, N. Y.	Oct. 17, 1895	Judson Barbans	W. D. Coleough
Tompkins County Co-operative Fire Ins. Co.	Ithaca, N. Y.	Mar. 21, 1897	Geo. B. Paterson	A. B. Rust
Utica Fire Ins. Co. of Oneida County, N. Y.	Utica, N. Y.	Nov. 18, 1903	W. Henry Start	H. A. Akeryd
West Seneca Mutual Fire Ins. Association	Gardenville, N. Y.	April 30, 1884	Henry Frier	Charles C. Brown
Woodstock Mutual Fire Ins. Association	Woodstock, N. Y.	May —, 1893	Oscar W. Mosher	C. L. Shufelt
Wyoming Valley Fire Ins. Co.	Warsaw, N. Y.	Feb. 24, 1882	A. N. Peckham	W. W. Smallwood
COUNTY ASSESSMENT COMPANIES				
Allegany County Farmers' Co-operative Fire Ins. Co.	Alfred, N. Y.	April 3, 1887	T. B. Burdick	L. C. Allen
American Co-operative Fire Ins. Co. of Sullivan and Adjoining Counties	Woodridge, N. Y.	July —, 1920	Louis M. Levine	B. Fogelson
Auburn Mutual Fire Ins. Co. of Cayuga County	Auburn, N. Y.	Jan. 31, 1907	William S. Lee	W. L. Glanville
Broome County Farmers' Fire Relief Association	Nineveh, N. Y.	April 4, 1887	S. A. Holcomb	V. N. Cass
Broome County Patrons' Fire Relief Association	Hawleyton, N. Y.	July 4, 1889	Duane Barnes	E. M. Jaycox
Callicoon Agric. Mut. Fire Relief Association of Sullivan County	Kenosa Lake, N. Y.	Nov. 16, 1878	Edward Homer	Edward C. Neizer
Cattaraugus County Co-operative Farmers' Fire Relief Association	East Randolph, N. Y.	Sept. 1, 1885	J. M. Ackley	S. N. Miller
Cattaraugus County Patrons' Fire Relief Association	Conewango, N. Y.	Mar. 15, 1897	H. A. Brooks	Chas. C. Mason
Cayuga County Farmers' Ins. Co.	Auburn, N. Y.	April 3, 1882	H. J. Calvert	S. L. Depew
Cayuga County Patrons' Fire Relief Association	Poplar Ridge, N. Y.	July 29, 1877	Wm. H. Root	Chas. H. Cook
Central City Co-operative Fire Ins. Co. of Onondaga County	Syracuse, N. Y.	Mar. 15, 1901	Myron C. Darrow	Robert H. Gere
Chautauque County Patrons' Fire Relief Association	Ashville, N. Y.	Aug. 24, 1877	A. L. Van Vleet	Jared Hayes
Chenango County Patrons' Fire Relief Association	Norwich, N. Y.	Jan. —, 1884	Chas. S. Holcomb	Harmon A. Walworth
Cherry Valley, Roseboom and Westford and Otsego County Co-operative Ins. Co.	Cherry Valley, N. Y.	—, 1880	Menzo Dingman	Fred J. Gidday
Clinton County, New York, Patrons' Fire Relief Association	Wadhams, N. Y.	May 1, 1903	H. C. Hayford	R. W. Eggleston
Co-operative Fire Ins. Co. of Sullivan and Adjoining Counties	Woodridge, N. Y.	April 10, 1913	Philip Goldstein	B. Fogelson
Co-operative Fire Ins. Co. of Wyoming and Genesee Counties	Batavia, N. Y.	Feb. 22, 1882	A. F. Richley	G. G. Dexter
Cortland County Patrons' Fire Relief Association	Cortland, N. Y.	Jan. 2, 1882	H. D. Parker	N. F. Webb
Delaware County Patrons' and Patrons' Fire Relief Association	Sidney Center, N. Y.	May 28, 1881	W. A. Gifford	G. R. Youngs
Dutchess and Columbia Patrons' Fire Relief Association	Bangall, N. Y.	Jan. 12, 1888	Ashley B. Howes	Edwin Knickerbocker
Dwelling House Co-operative Fire Ins. Co. of Cayuga County	Auburn, N. Y.	May 14, 1902	Wm. S. Lee	W. L. Glanville
Erie County Farmers' Fire Relief Association	North Evans, N. Y.	July 29, 1879	M. J. Krull	F. M. Frost
Erie and Niagara County Farmers' Ins. Association	Swormville, N. Y.	June 25, 1887	H. M. Treicher	J. E. Secrist
Farmers' Co-op. Fire Ins. Co. of Steuben County, N. Y.	Cantateo, N. Y.	June 11, 1891	F. F. Lewis	L. J. Simpson
Farmers' Fire Ins. Assn. of the Towns of Greenville, Durham, Westerlo and Reuselsserville	East Durham, N. Y.	Jan. 9, 1885	M. P. Stevens	A. D. Gibson
Farmers' Fire and Lightning Ins. Co. of Oneida County, N. Y.	Westerville, N. Y.	June 16, 1877	John R. Watkins	W. F. Pillmore
Farmers' Ins. Co. of the Town of Minden	Fort Plain, N. Y.	Oct. —, 1861	Alonso D. Ehle	Isaac Zoller
Farmers' Mutual Fire Ins. Assn. of Town of Catskill, N. Y.	Catskill, N. Y.	Jan. —, 1868	John K. Van Woert	L. C. Austin
Farmers' Mutual Indemnity Association of Cayuga County	Moravia, N. Y.	—, 1879	J. W. H. Robinson	Harold A. Bank
Farmers' Mutual Insurance Co. of Orleans and Niagara Counties	Lockport, N. Y.	Dec. 18, 1877	D. R. Watson	R. J. Chase

TABLE K — (Continued)

COMPANIES	LOCATION	Commenced business	OFFICERS	
			President	Secretary
Farmers' Reliance Mutual Ins. Co. of Chemung, Schuyler and Yates Counties, State of New York	Montour Falls, N. Y.	June 19, 1877	H. S. Fullagar	C. L. Frost.
F. Green's Town Mutual Ins. Co. of Red Hook	Red Hook, N. Y.	Aug. 13, 1879	Henry S. Ething	R. D. Kerley.
Fidelity Co-operative Fire Ins. Co.	Alfred, N. Y.	Jan. —, 1914	Geo. W. Wilson	Geo. O. Reynolds.
Fire Relief Association of Oswego County	Parish, N. Y.	Mar. 20, 1878	J. D. Weeden	M. L. Moran.
Fire Relief Association of Wayne County	Newark, N. Y.	Feb. —, 1878	J. H. Walton	O. Mott Lincoln.
Fulton and Montgomery Cos. Farmers' Mutual Fire Ins. Assn.	Perth, N. Y.	Aug. 9, 1853	Geo. Hillman	Ten Eyck Major.
Genesee County Patrons' Fire Relief Association	Batavia, N. Y.	May 3, 1877	C. E. Shepard	Daniel L. Wilkinson.
German-American Mutual Fire Ins. Assn. of Niagara County, N. Y.	Martinsville, N. Y.	May 6, 1896	Julius Stolzenburg	A. Stolzenburg.
Jefferson County Patrons' Fire Relief Association	Watertown, N. Y.	May 27, 1877	O. F. Hinds	W. H. Vary.
Madison-Onondaga Mutual Fire Ins. Co.	Chittenango, N. Y.	Jan. 30, 1893	F. H. Gates	V. W. Bull.
Mohawk Valley Co-operative Fire Ins. Co.	Fort Plain, N. Y.	May 1, 1916	F. W. Bauder	Isaac Zoller.
Monroe County Patrons' Fire Relief Association	Honeoye Falls, N. Y.	May 10, 1877	E. W. Brigham	R. C. Parrish.
Montgomery and Fulton Co. Patrons' Fire Relief Association	Canajoharie, N. Y.	Dec. 3, 1891	Sheldon D. Smith	Wm. Van Wie.
Mutual Ins. Association of Nassau, Schoharie and Chatham	Castleton, N. Y.	Feb. —, 1856	M. R. Millius	J. S. Finch.
Niagara and Erie Co. Farmers' Protective Association	Wendelville, N. Y.	Feb. 26, 1839	John F. Brauer	Jacob Kramer.
Oneida County Orange Co-operative Fire Ins. Co.	Rome, N. Y.	Jan. 26, 1914	W. G. Comstock	O. B. Lawton.
Onondaga County Patrons' Fire Relief Association	Skaneateles, N. Y.	July —, 1853	James H. Lankton	Geo. M. Tallcot.
Ontario County Alliance Mutual Fire Relief Association	Canandaigua, N. Y.	June —, 1894	W. F. Jones	E. W. Budge.
Ontario County Patrons' Fire Relief Association	Canandaigua, N. Y.	July 7, 1877	E. L. Webster	Elmer Lucas.
Orleans County Farmers' Mutual Ins. Co.	Albion, N. Y.	Mar. —, 1881	M. M. McChriss	T. A. Fish.
Oswego County Farmers' Co-operative Fire Ins. Co.	Cooperstown, N. Y.	May 24, 1886	A. C. Shipman	F. B. Shipman.
Oswego County Patrons' Co-operative Fire Relief Association	Schenervus, N. Y.	May —, 1913	Webb Chamberlin	Ira D. Tipple.
Patrons' Co-operative Fire Relief Assn. of Steuben and Livingston Counties	Savona, N. Y.	Sept. 26, 1877	J. M. Kelly	Isaao Johnston.
Patrons' Fire Relief Association of Madison County	Nelson, N. Y.	Nov. —, 1890	H. K. Smith	Edward S. Smith.
Patrons' Fire Relief Association of Seneca County	Interlaken, N. Y.	Feb. 13, 1877	C. W. Coeod	G. H. Mundy.
Patrons of Husbandry Co-operative Fire Relief Assn. of the County of Herkimer, State of New York	Herkimer, N. Y.	Aug. 3, 1839	R. H. Smith	W. F. Raabach.
Patrons of Industry Fire Ins. Co. of Cortland County, New York	Cortland, N. Y.	Oct. 5, 1901	Jerome A. Hall	A. J. Sears.
Patrons of Industry Fire Ins. Co. of Onondaga and Oswego Counties, New York	Parish, N. Y.	Jan. 1, 1900	E. L. Walker	Emmett Lewis.
Rensselaer County Mutual Fire Ins. Co.	Sand Lake, N. Y.	April 1, 1878	E. E. Reichard	H. B. Carr.
St. Lawrence County Farmers' Ins. Co.	Ugdensburg, N. Y.	July —, 1888	Lott Hall	N. Wells.

St. Lawrence County Patrons' Fire Relief Association.	Feb. 10, 1902	S. N. Browning.	T. O'Connell.
Saratoga County Mutual Fire Ins. Co.	Oct. 1, 1859	Albert E. Baker.	M. B. Wilbur.
Saugerties Valley Farmers' Association.	Feb. 21, 1878	H. S. Scott.	J. D. C. Miller.
Schoharie and Schoensted Counties Farmers' M. F. Ins. Assn.	Feb. 2, 1868	Chas. Baunac.	J. P. Van Vechten.
Suffolk and Nassau Patrons' Co-operative Fire Assn.	Feb. 2, 1918	A. L. Downs.	Chas. G. Smith.
Tioga County Patrons' Fire Relief Association.	Oct. 3, 1877	F. G. Ketcham.	J. C. Duff.
Tompkins, Schuyler and Tioga Counties Patrons' Fire R. Assn.	July 17, 1876	F. W. Carman.	J. C. Thompson.
Westchester and Putnam Patrons' Fire Relief Association.	Feb. 16, 1860	Wm. A. Ganong.	Wm. H. Leadbetter.
Westmoreland Co-operative Insurance Association.	April 20, 1861	E. F. Curdus.	W. H. Storey.
Wyoming County Patrons' Co-operative Fire Relief Assn.	Jan. 11, 1916	S. L. Strivings.	Geo. T. Luce.

TOWN ASSESSMENT COMPANIES

Amherst and Clarence Co-operative Ins. Co.	Sept. 26, 1892	F. J. Beiter.	H. A. Secriat.
Andes Mutual Fire Ins. Co.	Andes.	O. D. Smith.	J. L. Strangeway.
Argyle Co-operative Fire Ins. Co. of the Town of Argyle.	Oct. 6, 1879	John B. Conway.	William J. Kilmer.
Ashford Mutual Fire Ins. Co.	Feb. 27, 1877	E. R. Kleen.	E. J. Gibbin.
Ballston Co-operative Ins. Association.	Feb. 24, 1892	Edward A. Stewart.	Geo. E. McKnight.
Bethlehem Mutual Ins. Association.	Aug. 2, 1854	Charles Whitbeck.	Wm. Bloodgett.
Bovina Co-operative Fire Ins. Co.	—, 1879	Thos. Gordon.	John W. McCune.
Brunswick Ins. Co.	June 3, 1858	—, 1858	H. H. Lohnes.
Butternuts Town Co-operative Fire Ins. Co.	—, 1911	Wm. R. Kinne.	Wm. M. Deits.
Cambridge Co-operative Fire Ins. Co.	—, 1857	Abram Robertson.	Horace Dodds.
Caroline Farmers' Fire Ins. Co.	May 20, 1896	Geo. M. Bull.	Lamont C. Snow.
Charlton Fire Ins. Co.	Jan. 4, 1859	J. Irving Parent.	Geo. F. Smith.
Claverack Town Fire Ins. Co.	—, 1857	B. S. Mesick.	Vernon S. Hess.
Clifton Park and Half Moon Mutual Fire Ins. Association.	April 27, 1878	A. Fellows.	Willard S. Leabar.
Coeymans Mutual Ins. Association.	—, 1859	Stephen Tompkins.	Edwin S. Palmesl.
Colonie Mutual Ins. Association.	April 1, 1860	Visscher Lansing.	J. A. Ostrom.
Co-operative Fire Ins. Co. of the Town of Granville, New York.	May 17, 1888	Harvey Woodell.	G. F. McCofter.
Co-operative Fire Ins. Co. of the Town of Hartford.	April 3, 1898	T. D. Townsend.	Frank Hogle.
Crown Point Town Fire Ins. Co.	Sept. 8, 1898	Hiram T. Sisson.	John Andre.
Danby Co-operative Fire Ins. Co.	Sept. 8, 1868	W. O. Smiley.	Arthur W. Beardsley.
Davenport Co-operative Fire Ins. Co.	May —, 1911	J. K. Van Dusen.	J. C. Fish.
Delhi Insurance Co.	Mar. —, 1859	Geo. W. Grant.	H. J. Hewitt.
Dryden and Grooton Co-operative Fire Ins. Co.	May —, 1860	H. B. Stevens.	Geo. B. Sackmon.
Easton Mutual Fire Ins. Co.	April 7, 1858	Albert Slocum.	Geo. S. Allen.
Farmers' Co-operative Fire Ins. Assn. of the Towns of Clay, Camillus, Lyonsander and Van Buren.	Dec. 1, 1881	F. L. Fisher.	Otia M. Bigelow.
Farmers' Fire Relief Assn. of Pompey and Fabius.	Sept. 27, 1890	Gilbert B. Wright.	Wm. H. Savage.
Farmers' Ins. Co. of the Town of Palatine.	Nov. 3, 1854	Nicholas Gros.	Ezra Shultz.
Farmers' Mutual Fire Ins. Co. of Fort Edward.	May 20, 1899	G. G. Ellis.	D. W. McCollum.
Farmers' Mutual Ins. Co. of Fort Ann, New York.	June 30, 1898	John Sullivan, Jr.	Manair Walk.
Farmers' Mutual Ins. Co. of Milan, Fine Plains and Stanford.	April 19, 1883	Thad. Knickerbocker.	Cyrus F. Morehouse.

TABLE K — (Concluded)

COMPANIES	LOCATION	Commenced business	OFFICERS	
			President	Secretary
Farmers' Town Co-operative Ins. Co. of the Town of Hyde Park, Dutchess County, N. Y.	Hyde Park, N. Y.	Oct. 12, 1866	Leonard Travis	Grant Dickinson.
Farmers' Town Mutual Ins. Co. of Clinton	Clinton Corners, N. Y.	April 19, 1864	Llewellyn Lent	Henry Stewart.
Farmers' Town Mutual Ins. Co. of Rhinebeck	Rhinebeck, N. Y.	Sept. —, 1880	J. P. Hermans	Chas. R. Traver.
Franklin Fire Ins. Co.	Franklin, N. Y.	May —, 1881	Elias L. Jackson	Elmer B. Cole.
Galway Fire Ins. Co.	Galway, N. Y.	Feb. 19, 1868	Peter Anderson	Robert Shaw.
Lutheran Mutual Fire Ins. Assn.	Wellsville, N. Y.	Aug. 1, 1903	Jacob Werth	H. F. Dornow.
German Mutual Ins. Co. of Wayland	Parkinsonville, N. Y.	Jan. —, 1879	Frank Rockefeller	Benjamin Gottschall.
German Town & Clermont Co-operative Fire Ins. Co.	German Town, N. Y.	Dec. 20, 1910	Clarence Kitch	Erasmus Coons.
Ghent Mutual Fire Ins. Co.	Ghent, N. Y.	Feb. 5, 1869	Duane M. Hall	Henry T. Snyder.
Greenwich Town Fire Ins. Co.	Greenwich, N. Y.	June 5, 1891	Ira Hurst	O. W. Telft.
Guilford Mutual Ins. Association.	Guilford Center, N. Y.	—, 1864	Watson S. Fowler	J. J. Mann.
Hamden Mutual Ins. Co.	Walton, N. Y.	July 1, 1878	E. H. Babury	Robert Chambers.
Hartwick Town Ins. Co.	Milford, N. Y.	April 15, 1868	J. T. McCallan	W. J. Clark.
Hebron Co-operative Fire Ins. Co.	West Haven, N. Y.	Sept. —, 1877	J. C. Cottrell	J. E. McCallan.
Hooisick Co-operative Fire Ins. Co.	Hooisick, N. Y.	Mar. 3, 1895	John H. McCarty	John A. Harrison.
Jackson Fire Ins. Co.	Cambridge, N. Y.	Nov. 27, 1868	Stanley Williams	Fred H. Maynard.
Knox Mutual Ins. Co.	Knos, N. Y.	—, 1878	Leonard Smith	C. Ostrander.
Kortright Mutual Fire Ins. Association.	South Kortright, N. Y.	—, 1868	Cyrill S. Eramm	J. Diestrich.
Livingston Town Ins. Co.	Livingston, N. Y.	—, 1868	J. E. Collamer	Theron Moore.
Malta Fire Ins. Co.	Malta, N. Y.	Oct. 3, 1866	Nelson M. Gibson	J. E. Baker.
Merced Insurance Co.	Merida, N. Y.	—, 1862	F. A. Caswell	Amasa J. Shavgt.
Middletown and Roxbury Fire Ins. Co.	Roxbury, N. Y.	April 2, 1893	C. J. Lusk	C. F. Morse.
New Baltimore Mutual Ins. Association.	West Coxsack, N. Y.	Mar. 4, 1864	A. Van Wie	Chas. H. Bronk.
New Scotland Mutual Ins. Co.	Yorksburg, N. Y.	—, 1864	William C. Ward	Frank Van Aulken.
Olequeso Co-operative Fire Ins. Co.	Jordanville, N. Y.	Mar. 8, 1911	Elmer E. Haynes	Dayton Armstrong.
Pittsford Co-operative Fire Ins. Co.	Johnsonville, N. Y.	—, 1911	J. M. Graham	Edward E. Walling.
Putnam Town Fire Ins. Co.	Putnam, N. Y.	Aug. 6, 1866	J. M. Collins	Harry D. Moore.
Salem Mutual Town Fire Ins. Co.	Salem, N. Y.	April 15, 1869	J. Irving Baum	D. H. Safford.
Schaghticoke Mutual Fire Ins. Co.	Schaghticoke, N. Y.	—, 1867	Nanton Fairbourn	Geo. W. Dunham.
Sharon, Seward and Carle Co-operative Ins. Co.	Sharon Springs, N. Y.	Jan. 25, 1891		George A. Parsons.

Springfield Co-operative Ins. Co.	East Springfield, N. Y.	June 17, 1896	C. N. Branch	John J. Walrath.
Stamford Ins. Co.	Stamford, N. Y.	Jan. 20, 1896	John H. King	Richard H. Barnes.
Union Co-operative Fire Ins. Co.	Lake Katies, N. Y.	July —, 1870	David Klaff	Chas. A. Carls 14
Vanice Town Fire Ins. Co.	Ganeca, N. Y.	—, 1870	Herbert M. Rice	Wm. H. Sharrington.
Walton Co-operative Fire Ins. Co.	Walton, N. Y.	Oct. 20, 1888	George W. Walton	Alfred G. Neale.
White Creek Fire Ins. Co.	Essex Bridge, N. Y.	Feb. 1, 1895	John C. Cottrell	E. C. Brownell.
Wilton Mutual Fire Ins. Co.	Wilton, N. Y.	April —, 1892	C. H. Carr	William Thayer.
Schaghticoles Society for Apprehending Horse Thieves and Robbers.	Schaghticoles, N. Y.	Jan. 1, 1882	C. H. Larabee	Chas. L. Dater.



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**ADVANCE PREMIUM CORPORATIONS**

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[ 511 ]





CANTON CO-OPERATIVE FIRE INSURANCE  
COMPANY

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CANTON, N. Y.

[Organized April 1895]

S. H. GOULD, President

JOHN H. BERRY, Secretary

INCOME		
Gross premiums .....	\$57,235 74	
Deduct return premiums .....	3,309 29	
Total premiums .....		\$53,926 45
Interest on:		
Bonds .....	\$1,686 36	
Other sources .....	14 44	
Total .....		1,700 80
Total Income .....		\$55,627 25
Ledger Assets December 31, 1919.....		48,688 27
Total .....		\$104,315 52

DISBURSEMENTS

Net amount paid policyholders for losses.....		\$13,531 59
Commissions and brokerage.....		6,498 57
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		5,336 54
Rent .....		190 00
Advertising, printing and stationery.....		598 84
Postage, telegrams, telephone and express.....		226 91
Furniture and fixtures.....		149 50
Association reserve fund .....		173 31
Expense of adjustment and settlement of losses.....		186 32
Other legal expenses .....		55 39
Inspections and surveys.....		1,342 14
New agencies .....		75 00
Dividends to policyholders.....		2,469 68
Miscellaneous including \$559.59 premium tax; \$618.53 annual and quarterly dues and rating bureau.....		1,184 62
Total Disbursements .....		\$32,018 41
Balance .....		\$72,297 11

LEDGER ASSETS

Mortgage loans .....	\$10,000 00
Book value of bonds.....	46,092 15
Cash in company's office.....	1,241 12
Deposits in trust companies and banks not on interest.....	3,852 31

Agents' balances representing business written on and after October 1, 1920 .....	8,445 53
Agents' balances representing business written prior to October 1, 1920 .....	2,666 00
<b>Total</b> .....	<b>\$72,297 11</b>

## NON-LEDGER ASSETS

Interest accrued on:		
Mortgages .....	\$200 00	
Bonds .....	682 66	
<b>Total</b> .....		882 00
Market value of bonds over book value .....		1,284 00
<b>Gross Assets</b> .....		<b>\$74,463 77</b>

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920 .....	2,666 66
<b>Total Admitted Assets</b> .....	<b>\$71,797 77</b>

## LIABILITIES

Unpaid losses unadjusted .....	\$2,182 58
Unearned premiums .....	28,262 66
<b>Total Liabilities</b> .....	<b>\$30,445 24</b>
<b>Excess of Assets over Liabilities</b> .....	<b>\$41,352 53</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	2,579	\$3,344,063 89
Written or renewed in 1920 .....	3,724	4,711,843 34
<b>Totals</b> .....	<b>6,303</b>	<b>\$8,055,907 23</b>
Deduct expirations and cancellations .....	2,124	2,546,374 78
<b>Net amount in force December 31, 1920</b> .....	<b>4,179</b>	<b>\$5,509,532 45</b>

## BONDS OWNED

	Book value	Par value	Market value
United States 4th Lib 1923 4½s .....	\$4,507 26	\$5,000	\$4,507
Victory Lib 1922 4½s .....	4,000 00	4,000	4,000
1922 4½s .....	5,986 00	6,000	5,995
Baltimore city dock 1961 4s .....	965 00	1,000	810
Baltimore paving 1961 4s .....	985 00	1,000	900
Woonsocket 1941 4s .....	3,720 00	4,000	3,600
United States 3d Lib 1928 4½s .....	4,708 00	5,000	4,706
Imperial Japanese 1925 4½s .....	4,000 00	5,000	4,070
United States 2d Lib 1912 4½s .....	445 04	500	445
Imperial Japanese 1925 4½s .....	4,820 00	7,000	3,670
1931 4s .....	5,800 00	10,000	6,100
Kingdom of Norway 1930 8s .....	2,500 00	2,500	2,325
Kingdom of Denmark 1945 8s .....	2,498 75	2,500	2,510
War savings stamps 1923 .....	584 10	1,000	186
<b>Totals</b> .....	<b>\$46,092 15</b>	<b>\$54,500</b>	<b>\$47,370</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? All counties outside the city of New York.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by general inspector.

By whom are losses adjusted? Two adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 25.4 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1920? Yes, dividend of 10 per cent.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1920 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Schedule of rates based on board rates.

What officer or officers pass on character of risks? Manager and inspector mostly from information derived from agent.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, treasurer and manager, \$10,000.

Does corporation require bonds from its agents? No.

THE CATSKILL MOUNTAIN FIRE INSURANCE  
COMPANY OF GREENE COUNTY

GREENVILLE, N. Y.

[Organized November, 1902]

CHARLES W. MACKEY, President

O. C. STEVENS, Secretary

INCOME	
Gross premiums written .....	\$35,236 37
Deduct gross amount paid for return premiums .....	3,069 38
<hr/>	
Total premiums .....	\$32,166 99
Interest on:	
Bonds .....	\$1,254 86
Mortgage loans .....	598 20
<hr/>	
Total .....	1,853 06
Loss and gain .....	15 00
<hr/>	
Total Income .....	\$34,035 05
Ledger Assets December 31, 1919 .....	46,163 70
<hr/>	
Total .....	\$80,198 75

DISBURSEMENTS

Net amount paid policyholders for losses .....	\$13,179 57
Commissions and brokerage .....	6,854 23
Salaries, fees and all other charges of officers, directors, trustees and home office employees .....	1,557 00
Rent .....	50 00
Advertising, printing and stationery .....	351 43
Postage, telegrams, telephone and express .....	121 91
Expense of adjustment and settlement of losses, including (\$185.36) legal expenses connected therewith .....	512 81
Inspections and surveys .....	299 20
Miscellaneous including \$336.88 premium tax; \$215.90 rate bureau; \$375.52 organization; \$129.73 association reserve fund .....	1,415 00
<hr/>	
Total Disbursements .....	\$24,341 15
<hr/>	
Balance .....	\$55,857 00

LEDGER ASSETS

Mortgage loans .....	\$10,500 00
Book value of bonds .....	31,831 65
Cash in company's office .....	100 00
Deposits in trust companies and banks not on interest .....	4,317 31
Deposits in trust companies and banks on interest .....	2,000 00
Agents' balances representing business written on and October 1, 1920 .....	5,720 70
Agents' balances — business written prior to October 1, 1920 .....	1,219 54
War savings certificates .....	168 40
<hr/>	
Total .....	\$55,857 00

## NON-LEDGER ASSETS

## Interest accrued on:

Mortgages .....	\$148 93
Bonds .....	417 44
Deposits .....	80 80

Total ..... 647 17

Gross Assets ..... \$56,504 77

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920.....	\$1,219 54
Book value of ledger assets over market value .....	1,321 85

Total ..... 2,541 39

Total Admitted Assets..... \$53,963 38

## LIABILITIES

## Unpaid losses:

Unadjusted .....	\$6,271 75
Resisted .....	500 00

Total unpaid losses ..... \$6,771 75

Unearned premiums ..... 17,924 52

Total Liabilities ..... \$24,696 27

Excess of Assets over Liabilities..... \$29,267 11

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	4,027	\$3,637,465
Written or renewed in 1920.....	3,619	3,497,180
Totals .....	7,646	\$7,134,645
Deduct expirations and cancellations.....	2,833	2,537,789
Net amount in force December 31, 1920.....	4,813	\$4,596,856

## BONDS OWNED

	Book value	Par value	Market value
Va Ry & Power Co 1st & rfdg mtg 1934 5s.....	\$975 00	\$1,000	\$750
Southern Pacific 1st & rfdg mtg 1955 4s.....	961 25	1,000	800
Oregon Short Line 1st & rfdg mtg 1929 4s.....	1,875 00	2,000	1,680
Chicago R I & Pac 1st & rfdg mtg 1934 4s.....	883 75	1,000	700
Canada Southern cons 1908 5s.....	1,073 75	1,000	910
Baltimore & Ohio conv 1933 4½s.....	926 25	1,600	760
equip 1921 4½s.....	1,949 20	2,000	2,000
Tri-City Ry & Light coll 1923 5s.....	970 00	1,000	930
Lake Shore & Mich Southern 1928 4s.....	1,840 00	2,000	1,760
Atchison Topeka & Santa Fe 1906 4s.....	938 75	1,000	760
Delaware & Hudson 1943 4s.....	960 00	1,000	840
No Pac Gr No joint C B & Q coll 1921 4s.....	960 00	1,000	970
Seaboard Air Line Ry 1923 7s.....	245 00	250	212
Dominion of Canada 1934 5½s.....	1,910 00	2,000	2,000
United States 1st Lib 1947 4½s.....	500 00	500	500
2d Lib 1943 4½s.....	1,355 20	1,500	1,355
3d Lib 1928 4½s.....	1,961 00	2,000	1,961
4th Lib 1923 4½s.....	4,696 60	5,000	4,696
Victory 4½s.....	2,000 00	2,000	2,000
Canadian Northern Ry 1923 5½s.....	968 40	1,000	960
United States Rubber 1930 7½s.....	980 00	1,000	960
Kingdom of Norway 1940 8s.....	1,990 00	2,000	2,030
Province Nova Scotia 1930 6s.....	932 50	1,000	900
Totals .....	\$31,821 65	\$38,260	\$30,510

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? About 50.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by special representative.

By whom are losses adjusted? Company's official and paid adjuster.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 32.1 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Schedules, company's experience and about 80 per cent. of the "board rates."

What officer or officers make such rates? Secretary, approved by the executive committee.

What officer or officers pass on character of risks? Secretary and member of executive committee.

Do such officer or officers receive any commission? Secretary, on home office agency.

Are officers bonded? Yes, secretary-treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

**THE CHEMICAL MUTUAL FIRE INSURANCE  
COMPANY**

BURLINGTON FLATS, N. Y.

[Organized December, 1898]

E. W. WRIGHT, President

J. D. FITCH, Secretary

INCOME	
Gross premiums written.....	\$38,375 68
Deduct gross amount paid for return premiums.....	2,773 88
<b>Total premiums</b> .....	<b>\$35,601 80</b>
Interest on:	
Deposits in banks.....	\$112 47
Bonds .....	1,177 58
Mortgage loans .....	60 00
<b>Total</b> .....	<b>1,350 05</b>
Miscellaneous .....	25
<b>Total Income</b> .....	<b>\$36,952 10</b>
Ledger Assets December 31, 1919.....	30,222 09
<b>Total</b> .....	<b>\$67,174 19</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses.....	\$12,723 56
Commissions and brokerage.....	7,998 55
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,265 65
Rent .....	116 00
Advertising, printing and stationery.....	490 68
Postage, telegrams, telephone and express .....	97 98
Furniture and fixtures.....	59 95
Expense of adjustment and settlement of losses.....	175 82
Inspections and surveys.....	375 90
Miscellaneous, including \$765.77 state association dues; \$377.97 war tax and internal revenue.....	1,154 51
<b>Total Disbursements</b> .....	<b>\$35,458 60</b>
<b>Balance</b> .....	<b>\$41,755 59</b>

**LEDGER ASSETS**

Mortgage loans .....	\$1,400 00
Book value of bonds.....	28,950 37
Cash in company's office.....	314 45
Deposits in trust companies and banks on interest.....	5,581 72
Agents' balances representing business written on and after October 1, 1920.....	5,348 83
Agents' balances representing business written prior to October 1, 1920.....	169 22
<b>Total</b> .....	<b>\$41,755 59</b>



## NON-LEDGER ASSETS

## Interest due and accrued on:

Mortgages .....	\$19 16
Bonds .....	188 23

Total .....	207 39
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Gross Assets .....	\$41,962 96
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## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920.....	\$160 22
Book value of ledger assets over market value.....	1,980 37

Total .....	2,140 59
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Total Admitted Assets .....	\$39,822 39
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## LIABILITIES

## Unpaid losses:

Adjusted and unpaid, not due.....	\$500 00
Unadjusted .....	2,100 00

Total unpaid losses.....	\$2,600 00
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Unearned premiums .....	19,120 65
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Total Liabilities .....	\$21,720 65
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Excess of Assets over Liabilities.....	\$18,101 74
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## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	4,165	\$3,706,236
Written or renewed in 1920.....	4,305	3,988,609
Totals .....	8,470	\$7,694,845
Deduct expirations and cancellations.....	3,073	2,719,053
Net amount in force December 31, 1920.....	5,397	\$4,975,792

## BONDS OWNED

	Book value	Par value	Market value
Union Pacific R R 1947 4s.....	\$3,042 60	\$3,000	\$2,550
Delaware & Hudson rfdg mtg 1943 4s.....	1,902 60	2,000	1,660
Northern Pacific 1997 4s.....	4,660 52	5,000	4,050
Southern R R 1st mtg 1994 6s.....	961 25	1,000	926
1994 6s.....	985 00	1,000	926
N Y Cent R R conv deb 1935 6s.....	988 25	1,000	950
United States Lib 1928 4¼s.....	500 00	500	500
1928 4¼s.....	1,860 00	2,000	1,700
1923 4¼s.....	2,000 00	2,000	2,000
1938 4¼s.....	6,417 00	7,000	5,900
1923 4¼s.....	2,884 38	3,000	2,850
Dominion of Canada 1929 5¼s.....	1,865 97	2,000	1,940
United Kingdom Gt Brit & Ireland 1929 5¼s.....	885 00	1,000	920
Totals .....	\$28,950 37	\$30,500	\$26,970

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-seven.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by inspectors and officers.

By whom are losses adjusted? Adjusters and officers.

What was ratio of percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 33 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Association experience and board rates.

What officer or officers make such rates? President and secretary.

What officer or officers pass on character of risks? President and secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, secretary, \$2,000; treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

**CHURCH INSURANCE ASSOCIATION OF STATE OF  
NEW YORK**

ROCHESTER, N. Y.

[Organized April, 1891]

ALVARO L. THOMPSON, President

GEORGE M. W. BILLS, Secretary

INCOME	
Gross premiums written.....	\$16,280 10
Deduct gross amount paid for:	
Reinsurance .....	\$6,864 15
Return premiums.....	553 33
	7,417 48
<b>Total premiums .....</b>	<b>\$8,862 62</b>
Interest .....	560 26
<b>Total Income .....</b>	<b>\$9,422 88</b>
Ledger Assets December 31, 1919.....	15,765 44
<b>Total .....</b>	<b>\$25,188 32</b>

DISBURSEMENTS

Gross amount paid policyholders for losses....	\$14,402 82
Deduct amount received for reinsurance.....	8,481 64
	\$5,921 18
Net amount paid policyholders for losses.....	\$5,921 18
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,336 75
Rent .....	357 00
Advertising, printing and stationery.....	229 06
Postage, telegrams, telephone and express.....	258 98
Expense of adjustment and settlement of losses.....	232 29
Miscellaneous .....	169 90
<b>Total Disbursements .....</b>	<b>\$9,505 15</b>
<b>Balance .....</b>	<b>\$15,703 17</b>

LEDGER ASSETS

Book value of bonds.....	\$5,000 00
Deposits in trust companies and banks not on interest.....	724 83
Deposits in trust companies and banks on interest.....	7,739 87
Agents' balances representing business written on and after October 1, 1920.....	2,214 47
Agents' balances representing business written prior to October 1, 1920.....	24 00
<b>Total .....</b>	<b>\$15,703 17</b>

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920 ..... 24 00

Total Admitted Assets ..... \$15,679 17

## LIABILITIES

Unpaid losses adjusted, due ..... \$35 00  
 Unearned premiums ..... 10,307 36  
 Reinsurance premiums ..... 954 99

Total Liabilities ..... \$11,297 35

Excess of Assets over Liabilities ..... \$4,381 82

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	2,318	\$4,742,121
Written or renewed in 1920.....	716	1,947,587
<b>Totals</b> .....	<b>3,034</b>	<b>\$6,689,708</b>
Deduct expirations and cancellations.....	719	1,629,186
<b>In force December 31, 1920.....</b>	<b>2,315</b>	<b>\$5,060,522</b>
Deduct amount reinsured.....	1,575	2,975,720
<b>Net amount in force December 31, 1920.....</b>	<b>740</b>	<b>\$2,084,802</b>

## BONDS OWNED

	Book value	Par value	Market value
United States Lib Victory 1922 4%a.....	\$5,000	\$5,000	\$5,000

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-eight.

Does corporation classify its risks? Yes.

Are risks inspected? No personal inspection.

By whom are losses adjusted? Directors.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? Has placed reinsurance with other corporations.

Has corporation now in force:

Policy for more than \$5,000 on one risk? Not above reinsurance.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? Not above reinsurance.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? Not above reinsurance.

In business section of any city or village over 1 per cent of total amount of insurance in force? Not above reinsurance.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Percentage of board rates.

What officer or officers make such rates? Secretary.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes. Treasurer, \$3,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? No.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

**THE COMMERCIAL MUTUAL FIRE INSURANCE  
COMPANY OF GREENE COUNTY**

CATSKILL, N. Y.

[Organized October, 1895]

CLARENCE E. BLOODGOOD, President

L. W. BAGLEY, Secretary

**INCOME**

Gross premiums written.....	\$39,151 45	
Deduct gross amount paid for return premiums	4,014 70	
	<hr/>	
Total premiums .....		\$35,136 75
Interest on:		
Deposits in banks.....	\$402 00	
Bonds .....	535 47	
Mortgage loans .....	63 00	
	<hr/>	
Total .....		1,000 47
Miscellaneous .....		79
		<hr/>
Total Income.....		\$36,138 01
Ledger Assets December 31, 1919.....		33,578 78
		<hr/>
Total .....		\$69,716 79

**DISBURSEMENTS**

Net amount paid policyholders for losses.....		\$17,029 80
Commissions and brokerage.....		7,513 21
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		3,255 38
Rent .....		168 92
Advertising, printing and stationery .....		388 48
Postage, telegrams, telephone and express.....		165 15
Furniture and fixtures.....		98 68
Expense of adjustment and settlement of losses.....		259 58
Inspections and surveys.....		1,015 76
Agency and general expense.....		376 61
Association reserve fund.....		489 29
Taxes .....		391 41
		<hr/>
Total Disbursements .....		\$31,152 27
		<hr/>
Balance .....		\$38,564 52

**LEDGER ASSETS**

Mortgage loans .....	\$1,000 00
Book value of bonds.....	12,786 20
Cash in company's office.....	92
Deposits in trust companies and banks not on interest.....	6,451 21
Deposits in trust companies and banks on interest.....	11,550 00
Agents' balances representing business written on and after October 1, 1920.....	5,738 18
Agents' balances representing business written prior to October 1, 1920.....	1,038 01
	<hr/>
Total .....	\$38,564 52

## NON-LEDGER ASSETS

Interest due and accrued on:	
Mortgages .....	\$6 72
Bonds .....	88 79
Deposits .....	231 10
Total .....	<u>326 61</u>
Gross Assets .....	<u>\$38,891 13</u>

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920 .....	1,038 01
Total Admitted Assets .....	<u>\$37,853 12</u>

## LIABILITIES

Unpaid losses:	
Unadjusted .....	\$6,292 67
Resisted .....	650 00
Total unpaid losses .....	<u>\$6,942 67</u>
Unearned premiums .....	21,704 35
Total Liabilities .....	<u>\$28,647 02</u>
Excess of Assets over Liabilities .....	<u>\$9,206 10</u>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	6,034	\$5,305,458
Written or renewed in 1920 .....	4,309	4,026,632
Totals .....	10,343	\$9,332,090
Deduct expirations and cancellations .....	3,989	3,434,444
Net amount in force December 31, 1920 .....	6,354	<u>\$5,897,646</u>

## BONDS OWNED

	Book value	Par value	Market value
United States 1st Lib 4½s .....	\$2,500 00	2,500	\$3,500
2d Lib 4½s .....	2,500 00	2,500	2,500
3d Lib 4½s .....	2,000 00	2,000	2,000
4th Lib 4½s .....	4,786 20	5,000	4,786
Victory 4½s .....	1,000 00	1,000	1,000
Totals .....	<u>\$13,786 20</u>	<u>\$13,000</u>	<u>\$13,786</u>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? All counties except Greater New York.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by special agents.

By whom are losses adjusted? Special agents.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 34.5 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Estimated from tariff rates.

What officer or officers make such rates? President and secretary.

What officer or officers pass on character of risks? President and secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, president, \$3,750; secretary, \$3,750.

Does corporation require bonds from its agents? Not in all cases.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.



**THE CO-OPERATIVE FIRE INSURANCE COMPANY  
OF GREENE, SCHOHARIE AND DELAWARE  
COUNTIES**

CATSKILL, N. Y.

[Organized April, 1896]

CLARENCE E. BLOODGOOD, President

L. W. BAGLEY, Secretary

INCOME		
Gross premiums written.....	\$50,519 51	
Deduct gross amount paid for return premiums	5,273 78	
	.....	
Total premiums .....		\$45,245 73
Interest on:		
Deposits in banks.....	\$1,288 72	
Bonds .....	1,076 91	
Mortgage loans .....	396 26	
	.....	
Total .....		2,761 89
Miscellaneous .....		86 06
		.....
Total Income .....		\$48,093 68
Ledger Assets December 31, 1919 .....		74,099 94
		.....
Total .....		\$122,192 92

DISBURSEMENTS

Net amount paid policyholders for losses.....		\$18,918 97
Commissions and brokerage.....		9,522 63
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		4,683 69
Rent .....		209 14
Advertising, printing and stationery.....		477 68
Postage, telegrams, telephone and express.....		234 75
Furniture and fixtures.....		104 49
Expense of adjustment and settlement of losses.....		339 92
Inspections and surveys.....		1,388 90
Agency and general expense.....		495 68
Taxes .....		496 87
Association reserve fund.....		656 43
		.....
Total Disbursements .....		\$37,529 15
		.....
Balance .....		\$84,663 77

LEDGER ASSETS

Mortgage loans .....	\$6,500 00
Book value of bonds.....	28,869 30
Cash in company's office.....	05
Deposits in trust companies and banks not on interest.....	9,764 65
Deposits in trust companies and banks on interest.....	31,050 00

Agents' balances representing business written on and after October 1, 1920.....	7,360 66
Agents' balances representing business written prior to Octo- ber 1, 1920.....	1,119 11
<b>Total</b> .....	<b>84,663 77</b>

NON-LEDGER ASSETS

Interest due and accrued on:	
Mortgages .....	\$175 91
Bonds .....	209 25
Deposits .....	528 50
<b>Total</b> .....	<b>913 66</b>
<b>Gross Assets</b> .....	<b>85,577 43</b>

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920.....	\$1,119 11
Book value of ledger assets over market value.....	282 50
	1,401 61
<b>Total Admitted Assets</b> .....	<b>84,175 82</b>

LIABILITIES

Unpaid losses:	
Unadjusted .....	\$6,334 67
Resisted .....	650 00
<b>Total unpaid losses</b> .....	<b>6,984 67</b>
Unearned premiums .....	29,016 63
<b>Total Liabilities</b> .....	<b>36,001 30</b>
<b>Excess of Assets over Liabilities</b> .....	<b>48,174 52</b>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	7,920	\$7,313,008
Written or renewed in 1920.....	5,364	5,139,613
<b>Totals</b> .....	<b>13,284</b>	<b>\$12,452,621</b>
Deduct expirations and cancellations.....	5,098	4,577,293
<b>Net amount in force December 31, 1920</b> .....	<b>8,186</b>	<b>\$7,875,328</b>

BONDS OWNED

	Book value	Par value	Market value
New York City 1957 4½s.....	\$5,250 00	\$5,000	\$5,000
United States 1st Lib 4½s.....	5,000 00	5,000	5,000
2d Lib 4½s.....	2,100 00	2,100	2,085
3d Lib 4½s.....	2,050 00	2,050	2,044
4th Lib 4½s.....	10,431 30	11,550	10,494
Victory 4½s.....	3,968 00	4,100	3,964
<b>Totals</b> .....	<b>\$28,869 30</b>	<b>\$29,800</b>	<b>\$28,587</b>

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? All counties except Greater New York.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by special agents.

By whom are losses adjusted? Special agents.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 35 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Estimated from tariff rates.

What officer or officers make such rates? President and secretary.

What officer or officers pass on character of risks? President and secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, president, \$5,000; secretary, \$5,000.

Does corporation require bonds from its agents? Not in all cases.

Are all the mortgages held by the corporation first liens on improved real property in this state? Except where we hold both the first and second mortgages on same property.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

THE DWELLING INSURANCE ASSOCIATION OF  
CENTRAL NEW YORK

ALBANY, N. Y.

[Organized September, 1895]

CHAS. WILLIAMSON, President

H. A. HOUSE, Secretary

INCOME

Gross premiums written.....	\$11,134 39	
Deduct gross amount paid for return premiums.....	56 28	
	\$11,078 11	
Total premiums .....		\$11,078 11
Interest on bonds.....		613 75
		\$11,691 86
Total Income .....		\$11,691 86
Ledger Assets December 31, 1919.....		10,331 79
		\$22,023 65
Total .....		\$22,023 65

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$92 51	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,789 80	
Rent .....	8 00	
Advertising, printing and stationery.....	38 15	
Postage, telegrams, telephone and express.....	158 55	
Legal expenses .....	20 00	
Inspections and surveys.....	554 00	
War tax and capital stock.....	108 25	
Refund to policyholders.....	2,406 07	
		\$5,175 33
Total Disbursements .....		\$5,175 33

Balance .....	\$16,848 32
	\$16,848 32

LEDGER ASSETS

Book value of bonds.....	\$15,860 80
Deposits in trust companies and banks not on interest.....	987 52
	\$16,848 32
Total .....	\$16,848 32

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value.....	190 80
	\$16,657 52
Total Admitted Assets .....	\$16,657 52

LIABILITIES

Unearned premiums .....	\$5,428 86
	\$11,228 66
Excess of Assets over Liabilities.....	\$11,228 66

EXHIBIT OF POLICIES		Number	Amount
In force December 31, 1919.....		429	\$618,155
Written or renewed in 1920.....		361	525,300
<b>Totals</b> .....		<b>790</b>	<b>\$1,143,455</b>
Deduct expirations and cancellations.....		306	416,160
<b>Net amount in force December 31, 1920.....</b>		<b>484</b>	<b>\$727,295</b>

BONDS OWNED	Book value	Par value	Market value
United States Lib 4½s.....	\$3,000	\$3,000	\$3,000
Victory 4½s .....	1,982	2,000	1,920
Lib 4½s.....	967	1,000	850
Beechnut Packing Co 7s.....	1,952	2,000	1,940
Utica Gas & Electric 7½s.....	1,950	2,000	1,960
Ohio Gas & Electric 7s.....	1,000	1,000	1,000
American Tel & Tel 6s.....	5,000	5,000	5,000
<b>Totals</b> .....	<b>\$15,861</b>	<b>\$16,000</b>	<b>\$15,670</b>

## GENERAL INTERROGATORIES

- In how many counties is corporation transacting business? Five.
- Does corporation classify its risks? Yes.
- Are risks inspected? Yes, by manager.
- By whom are losses adjusted? Manager and executive committee.
- What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 24.9 per cent.
- Does surplus exceed 1 per cent of amount of insurance in force? Yes.
- Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? Yes.
- Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.
- Has corporation now in force:
- Policy for more than \$5,000 on one risk? No.
- Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.
- Policy for more than \$2,000 in the business section of any city or village without water protection? No.
- Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.
- In business section of any city or village over 1 per cent of total amount of insurance in force? No.
- Did corporation levy an assessment during the year 1920? No.
- How does corporation arrive at premium rate to be charged on various risks? About 80 per cent of board rates.
- What officer or officers make such rates? Executive committee and manager.
- What officer or officers pass on character of risks? Executive committee and manager.
- Do such officer or officers receive any commission? No.
- Are officers bonded? Yes, secretary, \$1,000; treasurer, \$1,000.
- Does corporation require bonds from its agents? Have no agents.
- Are all the mortgages held by the corporation first liens on improved real property in this state? Have none.
- Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.
- Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.
- Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

## EMPIRE CO-OPERATIVE FIRE INSURANCE COMPANY

MIDDLEBURGH, N. Y.

[Organized March, 1894]

WELLINGTON E. BASSLER, President

ALBERT E. REQUA, Secretary

INCOME	
Gross premiums written.....	\$64,034 52
Deduct gross amount paid for return premiums	2,858 27
	\$61,176 25
Interest on:	
Deposits in banks.....	\$83 38
Bonds .....	775 70
Mortgage loans .....	3,728 85
	4,587 93
<b>Total Income</b> .....	<b>\$65,764 18</b>
Ledger Assets December 31, 1919.....	94,008 76
	<b>\$159,772 94</b>

DISBURSEMENTS	
Net amount paid policyholders for losses.....	\$24,765 58
Commissions and brokerage.....	13,780 91
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	5,000 00
Rent .....	200 00
Advertising, printing and stationery.....	429 62
Postage, telegrams, telephone and express.....	262 17
Furniture and fixtures.....	59 44
Expense of adjustment and settlement of losses.....	317 68
Inspections and surveys.....	22 62
Bureau .....	1,370 58
Revenue tax.....	666 38
Sundries .....	293 02
	\$47,166 00
<b>Total Disbursements</b> .....	<b>\$47,166 00</b>
<b>Balance</b> .....	<b>\$112,604 94</b>

LEDGER ASSETS	
Mortgage loans .....	\$59,788 50
Book value of bonds.....	21,454 85
Deposits in trust companies and banks not on interest.....	5,935 66
Deposits in trust companies and banks on interest.....	11,717 78
Agents' balances representing business written on and after October 1, 1920.....	12,213 69
Agents' balances representing business written prior to October 1, 1920.....	1,494 46
	\$112,604 94
<b>Total</b> .....	<b>\$112,604 94</b>

## NON-LEDGER ASSETS

Interest due and accrued on:	
Mortgages .....	\$2,645 04
Bonds .....	81 30
Deposits .....	705 91
Total .....	<u>3,632 25</u>
Gross Assets .....	<u>\$116,237 19</u>

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920.....	\$1,494 46
Book value of ledger assets over market value.....	54 85
Total .....	<u>1,549 31</u>
Total Admitted Assets.....	<u><u>\$114,687 88</u></u>

## LIABILITIES

Unpaid losses:	
Unadjusted .....	\$2,531 00
Resisted .....	750 00
Total unpaid losses.....	<u>\$3,281 00</u>
Unearned premiums .....	36,264 16
Total Liabilities .....	<u>\$39,545 16</u>
Excess of Assets over Liabilities.....	<u><u>\$75,142 72</u></u>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	7,560	\$7,647,798
Written or renewed in 1920.....	6,204	6,490,288
Totals .....	<u>13,764</u>	<u>\$14,138,086</u>
Deduct expirations and cancellations.....	6,017	5,773,380
Net amount in force December 31, 1920.....	<u>7,747</u>	<u><u>\$8,364,706</u></u>

## BONDS OWNED

	Book value	Par value	Market value
United States 1st Lib 4½s.....	\$2,000 00	\$2,000	\$2,000
2d Lib 4½s.....	7,000 00	7,000	7,000
3d Lib 4½s.....	5,554 85	6,000	5,400
4th Lib 4½s.....	1,000 00	1,000	1,000
Victory 4½s.....	6,000 00	6,000	6,000
Totals .....	<u>\$21,464 85</u>	<u>\$22,000</u>	<u>\$21,400</u>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-eight.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by special inspectors and company's officials.

By whom are losses adjusted? Special adjusters and company officials.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 34 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Experience, board rates and schedule rates.

What officer or officers make such rates? President, secretary and general agent.

What officer or officers pass on character of risks? President, secretary and general agent.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.



**THE GREENE COUNTY MUTUAL FIRE INSURANCE  
COMPANY**

GREENVILLE, N. Y.

[Organized May, 1893]

P. GARDNER COFFIN, President

O. C. STEVENS, Secretary

INCOME	
Gross premiums written .....	\$58,948 06
Deduct gross amount paid for return premiums .....	5,021 88
<b>Total premiums</b> .....	<b>\$53,926 18</b>
Interest on:	
Bonds .....	\$2,876 19
Mortgage loans .....	1,434 85
<b>Total</b> .....	<b>4,311 04</b>
Miscellaneous .....	165 00
<b>Total Income</b> .....	<b>\$58,402 22</b>
Ledger Assets December 31, 1919 .....	104,756 14
<b>Total</b> .....	<b>\$163,158 36</b>

DISBURSEMENTS	
Net amount paid policy for losses .....	\$21,372 42
Commissions and brokerage .....	11,412 33
Salaries, fees and all other charges of officers, directors, trustees and home office employees .....	3,443 00
Rent .....	75 00
Advertising, printing and stationery .....	633 20
Postage, telegrams, telephone and express .....	258 59
Expense of adjustment and settlement of losses, including (\$182.47) legal expenses connected therewith .....	871 65
Inspections and surveys .....	646 36
Miscellaneous, including \$374.65 expense of rate bureau; \$257.47 association reserve fund .....	1,186 34
Premium tax .....	566 30
Organization .....	740 60
<b>Total Disbursements</b> .....	<b>\$41,905 79</b>
<b>Balance</b> .....	<b>\$121,952 57</b>

LEDGER ASSETS	
Book value of real estate .....	\$2,200 00
Mortgage loans .....	30,675 00
Collateral loans .....	71,785 60
Cash in company's office .....	100 00
Deposits in trust companies and banks not on interest .....	5,123 01
Agents' balances representing business written on and after October 1, 1920 .....	9,076 22

Agents' balances representing business written prior to October 1, 1920.....	2,824 34
War saving certificates.....	168 40
<b>Total</b> .....	<b>\$121,952 57</b>

## NON-LEDGER ASSETS

Interest due and accrued on:	
Mortgages .....	\$446 66
Bonds .....	752 71
<b>Total</b> .....	<b>1,199 37</b>
<b>Gross Assets</b> .....	<b>\$123,151 94</b>

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1922.....	\$2,824 34
Book value of ledger assets over market value.....	4,087 65
<b>Total</b> .....	<b>6,911 99</b>
<b>Total Admitted Assets</b> .....	<b>\$116,239 95</b>

## LIABILITIES

Unpaid losses:	
Unadjusted .....	\$5,001 98
Resisted .....	500 00
<b>Total unpaid losses</b> .....	<b>\$5,501 98</b>
Unearned premiums .....	34,105 15
<b>Total Liabilities</b> .....	<b>\$39,607 13</b>
<b>Excess of Assets over Liabilities</b> .....	<b>\$76,632 82</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	8,629	\$8,126,725
Written or renewed in 1920.....	6,027	6,089,702
<b>Totals</b> .....	<b>14,656</b>	<b>\$14,216,427</b>
Deduct expirations and cancellations.....	5,463	5,208,339
<b>Net amount in force December 31, 1920</b> .....	<b>9,193</b>	<b>\$9,008 088</b>

## BONDS OWNED

	Book value	Par value	Market value
Portland Gen Elec 1935 5s.....	\$1,006 00	\$1,000	\$860
St Louis Springfield & Peoria 1939 5s.....	998 75	1,000	710
Virginia Railway & Power 1934 5s.....	2,325 00	3,000	2,250
Oregon Short Line 1929 4s.....	2,335 00	3,000	2,530
Southern Pacific 1955 4s.....	961 25	1,000	800
Oregon Short Line 1929 4s.....	1,730 00	2,000	1,630
Southern Pacific 1955 4s.....	1,820 00	2,000	1,600
Chicago Milwaukee & St Paul 1929 4½s.....	992 50	1,000	810
Baltimore & Ohio conv 1933 4½s.....	1,815 00	2,000	1,520
Tri-City Railway & Light 1923 5s.....	1,940 00	2,000	1,860
Alleghany Valley 1942 4s.....	3,890 00	4,000	3,400
Lake Shore & Mich Southern 1923 4s.....	3,720 00	4,000	3,520
1928 4s.....	3,730 00	4,000	3,520
Atchison Topeka & Santa Fe 1925 4s.....	2,879 25	3,000	2,280
Delaware & Hudson 1943 4s.....	1,942 00	2,000	1,670
C. E. & Q coll No Pac Gt No 1921 4s.....	1,920 00	2,000	1,940
Seaboard Air Line 1923 7s.....	245 00	250	212
Cleveland Cin Chi & St Louis 1929 6s.....	1,960 00	2,000	1,840

	Book value	Par value	Market value
Dominion of Canada 1924 5½s.....	2,885 00	2,000	2,000
United States 2d Lib 1942 4½s.....	2,943 10	2,400	2,943
3d Lib 1923 4½s.....	6,950 20	7,250	6,950
4th Lib 1938 4½s.....	8,752 15	9,050	8,752
5th Lib 1922 4½s.....	4,000 00	4,000	4,000
Canadian Northern Ry 1922 5½s.....	966 40	1,000	966
Swiss Govt 1940 8s.....	2,057 50	2,000	2,060
Penn pub service 1935 7½s.....	950 00	1,000	940
Canadian Natl Ry 1925 7s.....	1,875 00	2,000	2,020
French Govt 1945 8s.....	1,990 00	2,000	2,040
Canadian Northern Ry 1940 7s.....	987 50	1,000	1,000
<b>Totals</b> .....	<b>\$71,785 60</b>	<b>\$74,950</b>	<b>\$67,698</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? About 50.

Does corporation classify its risks? Yes.

Are risks inspected? Yes by special representatives.

By whom are losses adjusted? Company's official or paid adjuster.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 31 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Schedule, experience and about 80 per cent. of "board rates."

What officer or officers make such rates? Secretary approved by executive committee.

What officer or officers pass on character of risks? Secretary and member of executive committee.

Do such officer or officers receive any commission? Secretary on home office agency.

Are officers bonded? Yes, secretary-treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920 which is now outstanding? No.

HOME MUTUAL FIRE INSURANCE COMPANY OF  
BROOME COUNTY, N. Y.

BINGHAMTON, N. Y.

[Organized February, 1901]

GEO. C. BAYLESS, President

F. J. BAYLESS, Secretary

INCOME		
Gross premiums written .....	\$70,721 51	
Deduct gross amount paid for return premiums .....	6,097 21	
	<hr/>	
Total premiums .....		\$64,624 30
Interest on:		
Deposits in banks .....	\$439 82	
Bonds and stocks .....	875 00	
Mortgage loans .....	2,189 33	
	<hr/>	
Total .....		3,504 15
Miscellaneous .....		9 93
		<hr/>
Total Income .....		\$68,138 38
Ledger Assets December 31, 1919 .....		82,701 80
		<hr/>
Total .....		\$150,840 18

DISBURSEMENTS

Gross amount paid policyholders for losses...	\$18,151 45	
Deduct amount received for salvage.....	10 00	
	<hr/>	
Net amount paid policyholders for losses.....		\$18,141 45
Commissions and brokerage.....		13,873 76
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		5,198 75
Rent .....	375 00	
Advertising, printing and stationery.....	748 82	
Postage, telegrams, telephone and express.....	200 85	
Furniture and fixtures .....	213 30	
Maps and corrections thereon.....	3 85	
Expense of adjustment and settlement of losses, including (\$64.38) legal expenses connected therewith.....	2,628 87	
Miscellaneous .....	40 00	
United States taxes.....	721 85	
Reserve fund .....	28 43	
Association dues and expenses.....	688 18	
		<hr/>
Total Disbursements .....		\$43,133 11
		<hr/>
Balance .....		\$107,707 07
		<hr/> <hr/>

## LEDGER ASSETS

Mortgage loans .....	\$56,250 00
Book value of bonds.....	20,841 30
Deposits in trust companies and banks not on interest.....	1,440 49
Deposits in trust companies and banks on interest.....	17,000 00
Agents' balances representing business written on and after October 1, 1920 .....	11,135 98
Agents' balances representing business written prior to Oc- tober 1, 1920 .....	1,039 30
<b>Total .....</b>	<b>\$107,707 07</b>

## NON-LEDGER ASSETS

Interest due and accrued on:	
Mortgages .....	\$505 52
Bonds .....	145 14
Deposits .....	295 41
<b>Total .....</b>	<b>946 07</b>
<b>Gross Assets .....</b>	<b>\$106,653 14</b>

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920 .....	1,039 30
<b>Total Admitted Assets .....</b>	<b>\$107,613 84</b>

## LIABILITIES

Unpaid losses:	
Unadjusted .....	\$3,359 00
Resisted .....	653 00
<b>Total unpaid losses .....</b>	<b>\$4,012 00</b>
Unearned premiums .....	36,514 22
<b>Total Liabilities .....</b>	<b>\$40,526 22</b>
<b>Excess of Assets over Liabilities .....</b>	<b>\$67,087 62</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	8,975	\$7,900,401
Written or renewed in 1920.....	6,827	6,794,018
<b>Totals .....</b>	<b>15,602</b>	<b>\$14,694,419</b>
Deduct expirations and cancellations.....	6,350	5,521,326
<b>Net amount in force December 31, 1920.....</b>	<b>9,252</b>	<b>\$9,173,094</b>

## BONDS OWNED

	Book value	Par value	Market value
United States 2d Lib 1942 4½s.....	\$5,000 00	\$5,000	\$5,000
3d Lib 1928 4½s.....	5,000 00	5,000	5,000
4th Lib 1938 4½s.....	5,000 00	5,000	5,000
Victory Lib 1928 4½s.....	5,000 00	5,000	5,000
war savings ctfs.....	841 30	1,000	841
<b>Totals .....</b>	<b>\$20,841 30</b>	<b>\$21,000</b>	<b>\$20,841</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-eight.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by general agent and association inspectors.

By whom are losses adjusted? General agent and independent adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 35 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Based on board rates generally.

What officer or officers pass on character of risks? Secretary and general agent.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, secretary, \$10,000; treasurer, \$5,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920 which is now outstanding? No.

THE LANCASTER MUTUAL FIRE INSURANCE  
COMPANY OF ERIE COUNTY, N. Y.

LANCASTER, N. Y.

[Organized January, 1889]

JOSEPH ADOLF, President

PETER P. ADOLF, Secretary

INCOME		
Gross premiums written.....	\$164 27	
Gross assessments levied on policyholders.....	378 53	
Total premiums .....		\$542 80
Interest on:		
Deposits in banks.....	\$981 59	
Bonds .....	40 00	
Total .....		1,021 59
Total Income .....		\$1,564 39
Ledger Assets December 31, 1919.....		25,534 96
Total .....		\$27,099 35

DISBURSEMENTS

Net amount paid policyholders for losses.....		\$50 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		151 75
Rent .....		5 00
Advertising, printing and stationery.....		41 75
Postage, telegrams, telephone and express.....		28 00
Expense of adjustment and settlement of losses.....		5 00
Internal revenue tax.....		24 75
To directors and officers.....		556 00
Total Disbursements .....		\$963 15
Balance .....		\$26,236 30

LEDGER ASSETS

Book value of bonds.....		\$1,000 00
Deposits in trust companies and banks on interest.....		25,236 30
Total .....		\$26,236 30

LIABILITIES

Unearned premiums .....		\$852 44
Excess of Assets over Liabilities.....		\$25,383 76

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	193	\$194,850
Written or renewed in 1920.....	81	96,400
<b>Totals</b> .....	<b>274</b>	<b>\$291,250</b>
Deduct expirations and cancellations.....	81	90,800
<b>Net amount in force December 31, 1920.....</b>	<b>193</b>	<b>\$200,450</b>

## BONDS OWNED

	Book value	Par value	Market value
United States Lib 1942 4s.....	\$1,000	\$1,000	\$1,000

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? One.

Does corporation classify its risks? No.

Are risks inspected? Yes, by committee of directors.

By whom are losses adjusted? Claims committee of directors.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 35½ per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? Yes.

Did corporation pay or allow a refund or dividend to its policyholders during 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1920 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? By inspection.

What officer or officers make such rates? Committee of directors.

What officer or officers pass on character of risks? Committee of directors.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, treasurer, \$50,000; secretary, \$500.

Does the corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this State? No.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? None.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920 which is now outstanding? No.



**THE LIVINGSTON COUNTY MUTUAL FIRE  
INSURANCE COMPANY**

LIVONIA, N. Y.

[Organized 1881]

F. M. DAVIS, President

L. H. BEECHER, Secretary

**INCOME**

Gross premiums written .....	\$23,657 82	
Gross assessments levied on policy- holders .....	13,376 02	
	\$37,033 84	
Deduct gross amount paid for return premiums .....	691 63	
	\$36,342 21	
<b>Total premiums</b> .....		<b>\$36,342 21</b>
<b>Interest on:</b>		
Deposits in banks .....	\$529 02	
Bonds .....	57 00	
	586 02	
<b>Total</b> .....		<b>586 02</b>
Return income tax .....		32 52
		\$36,980 75
<b>Total Income</b> .....		<b>\$36,980 75</b>
<b>Ledger Assets December 31, 1919</b> .....		<b>16,249 17</b>
		<b>\$53,209 92</b>

**DISBURSEMENTS**

Net amount paid policyholders for losses .....	\$24,632 54
Commissions and brokerage .....	3,734 14
Salaries, fees and all other charges of officers, directors, trustees and home office employees .....	1,526 42
Advertising, printing and stationery .....	165 50
Postage, telegrams, telephone and express .....	149 17
Furniture and fixtures .....	110 00
Expense of adjustment and settlement of losses .....	133 00
Legal expenses .....	2 00
Miscellaneous including \$237.18 war premium tax .....	377 78
	<b>\$30,830 55</b>
<b>Total Disbursements</b> .....	
<b>Balance</b> .....	<b>\$22,379 37</b>

**LEDGER ASSETS**

Book value of bonds .....	\$1,200 00
Cash in company's office .....	939 00
Deposits in trust companies and banks not on interest .....	2,865 44
Deposits in trust companies and banks on interest .....	15,677 92
Agents' balances representing business written on and after October 1, 1920 .....	1,636 57
Agents' balances representing business written prior to Oc- tober 1, 1920 .....	60 44
	<b>\$22,379 37</b>
<b>Total</b> .....	

NON-LEDGER ASSETS

Interest accrued on:

Bonds .....	\$2 37	
Deposits .....	52 25	
Total .....		54 62
<b>Gross Assets .....</b>		<b>\$29,433 98</b>

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920.....	\$60 44	
Book value of ledger assets over market value.....	37 80	
Total .....		98 24
<b>Total Admitted Assets.....</b>		<b>\$29,335 75</b>

LIABILITIES

Unearned premiums .....	26,048 67
Return premiums .....	18 39
Agent's commission .....	2 70
<b>Total Liabilities .....</b>	<b>*\$26,069 76</b>
<b>Excess of Liabilities over Assets.....</b>	<b>\$3,734 01</b>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	3,118	\$6,722,579
Written or renewed in 1920.....	1,198	2,591,152
<b>Totals .....</b>	<b>4,316</b>	<b>\$9,313,731</b>
Deduct expirations and cancellations.....	1,180	2,317,496
<b>Net amount in force December 31, 1920.....</b>	<b>3,136</b>	<b>\$6,996,235</b>

BONDS OWNED

	Book and par value	Market value
United States Victory notes 1923 4%.....	\$1,200	\$1,162

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? One.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? President, secretary and directors.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 16% per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

\*In this item is included the company's liability for the unearned portions of premiums, created by chapter 323 of the Laws of 1910, as amended by chapter 323 of the Laws of 1911. The statute requires the accumulation of the prescribed reserve at the rate of 15 per cent per year. Prior to 1910 these companies were not required to maintain and did not maintain such reserve.

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? Yes.

How does corporation arrive at premium rate to be charged on various risks? Average losses in past years.

What officer or officers make such rates? Board of directors.

What officer or officers pass on character of risks? President and secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, secretary \$5,000; treasurer, \$5,000.

Does corporation require bonds from its agents? Yes, \$500.

Are all the mortgages held by the corporation first liens on improved real property in this State? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920 which is now outstanding? No.

**THE MERCHANTS' CO-OPERATIVE FIRE INSURANCE  
ASSOCIATION OF CENTRAL NEW YORK**

ALBANY, N. Y.

[Organized August, 1894]

M. E. HASTINGS, President

H. A. HOUSE, Secretary

INCOME	
Gross premiums written.....	\$11,147 86
Deduct gross amount paid for return premiums .....	93 62
<b>Total premiums</b> .....	<b>\$11,054 24</b>
Interest on bonds.....	832 75
<b>Total Income</b> .....	<b>\$11,886 99</b>
Ledger Assets December 31, 1919.....	17,812 01
<b>Total</b> .....	<b>\$29,699 00</b>
DISBURSEMENTS	
Net amount paid policyholders for losses.....	\$1,017 50
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	1,857 36
Rent .....	10 00
Advertising, printing and stationery.....	39 15
Postage, telegrams, telephone and express.....	160 05
Legal expenses .....	20 00
Inspections and surveys.....	474 55
War tax and capital stock tax.....	107 34
Refund to policyholders.....	2,927 06
<b>Total Disbursements</b> .....	<b>\$6,613 01</b>
<b>Balance</b> .....	<b>\$23,085 99</b>
LEDGER ASSETS	
Book value of bonds.....	\$20,965 96
Deposits in trust companies and banks not on interest.....	2,120 03
<b>Total</b> .....	<b>\$23,085 99</b>
NON-LEDGER ASSETS	
Market value of bonds over book value.....	254 04
<b>Total Assets</b> .....	<b>\$23,340 03</b>
LIABILITIES	
Unearned premiums .....	\$4,628 70
<b>Excess of Assets over Liabilities</b> .....	<b>\$18,711 33</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	304	\$459,340
Written or renewed in 1920.....	345	481,950
<b>Totals</b> .....	<b>649</b>	<b>\$941,290</b>
Deduct expirations and cancellations.....	329	448,240
<b>Net amount in force December 31, 1920.....</b>	<b>320</b>	<b>\$493,050</b>

## BONDS OWNED

Bonds:	Book value	Par value	Market value
United States Lib 4½s.....	\$11,845 96	\$11,800	\$11,800
Pa R R short term notes 1923.....	5,000 00	5,000	5,000
Utica Gas & Electric 1925 7½s.....	1,900 00	2,000	1,900
Beechnut Packing Co 1924 7s.....	2,460 00	2,500	2,460
<b>Totals</b> .....	<b>\$20,905 96</b>	<b>\$21,300</b>	<b>\$21,220</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Six.

Does corporation classify its risks? No.

Are risks inspected? Yes, by secretary and managers.

By whom are losses adjusted? Manager and executive committee.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 27.2 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? Yes.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? Yes.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? About 80 per cent of board rates.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? Manager and executive committee.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, secretary, \$1,000; treasurer, \$1,000.

Does corporation require bonds from its agents? No agents.

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

**THE MERCHANTS' AND FARMERS' MUTUAL FIRE  
INSURANCE COMPANY OF SCHOHARIE  
AND ALBANY COUNTIES**

MIDDLEBURGH, N. Y.

[Organized June, 1897]

DANIEL D. FRISBIE, President

GEORGE N. FRISBIE, Secretary

INCOME	
Gross premiums written.....	\$24,122 09
Deduct gross amount paid for return premiums	843 27
	\$23,278 82
Total premiums .....	\$23,278 82
Interest on:	
Bonds .....	\$481 87
Mortgage loans.....	81 00
Other sources.....	112 35
	575 22
Total .....	575 22
Total Income .....	\$23,854 04
Ledger Assets December 31, 1919.....	23,542 61
	\$47,496 65

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$12,791 19
Commissions and brokerage.....	4,385 32
Contingent commission .....	536 80
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,454 00
Rent .....	120 00
Advertising, printing and stationery.....	195 53
Postage, telegrams, telephone and express.....	123 70
Furniture and fixtures.....	28 43
Expense of adjustment and settlement of losses, including (\$110) legal expenses connected therewith.....	354 64
Inspections and surveys.....	698 49
Miscellaneous, including \$244.04 war revenue tax.....	490 35
	\$22,188 45
Total Disbursements .....	\$22,188 45
Balance .....	\$25,308 20

LEDGER ASSETS

Mortgage loans .....	\$1,375 00
Collateral loans .....	3,649 55
Book value of bonds, \$4,250; stocks, \$6,150.....	10,400 00
Cash in company's office.....	1,374 41
Deposits in trust companies and banks not on interest.....	2,432 40

Agents' balances representing business written on and after October 1, 1920.....	4,059 49
Agents' balances representing business written prior to October 1, 1920.....	2,017 35
<b>Total</b> .....	<b>6,076 84</b>

## NON-LEDGER ASSETS

Interest accrued on:		
Mortgages .....	\$33 93	
Bonds .....	79 25	
Collateral loans.....	16 00	
<b>Total</b> .....		129 18
Market value of bonds and stocks over book value.....		100 00
<b>Gross Assets</b> .....		<b>6,205 83</b>

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920.....	\$2,017 35
Book value of ledger assets over market value.....	810 00
<b>Total</b> .....	<b>2,827 35</b>
<b>Total Admitted Assets</b> .....	<b>3,378 48</b>

## LIABILITIES

Unpaid losses: Unadjusted (estimated).....	\$2,000 00
Unearned premiums .....	14,966 33
<b>Total Liabilities</b> .....	<b>16,966 33</b>
<b>Excess of Assets over Liabilities</b> .....	<b>16,812 15</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	3,582	\$3,364,232
Written or renewed in 1920.....	2,560	2,448,326
<b>Totals</b> .....	<b>6,142</b>	<b>\$5,812,608</b>
Deduct expirations and cancellations.....	2,053	1,785,492
<b>Net amount in force December 31, 1920</b> .....	<b>4,089</b>	<b>\$4,027,116</b>

## BONDS AND STOCKS OWNED

	Book value	Par value	Market value
<b>Bonds:</b>			
New Orleans Gt Northern R R Co 1955 5s.....	\$900	\$1,000	\$530
Stephenville No & So Texas R R Co 1940 5s.....	1,800	2,000	1,320
United States 2d 11b loan 4s.....	50	50	50
Victory loan 4½s.....	1,000	1,000	1,000
3d Lib 1928 4½s.....	500	500	440
<b>Totals of bonds</b> .....	<b>\$4,250</b>	<b>\$4,550</b>	<b>\$3,340</b>
<b>Stocks:</b>			
25 Middleburgh & Schoharie Elec Lt Ht & Pwr Co....	\$3,150	\$3,500	\$3,150
20 First Natl Bk of Middleburgh N Y.....	2,000	2,000	2,100
<b>Totals of stocks</b> .....	<b>\$5,150</b>	<b>\$5,500</b>	<b>\$5,250</b>
<b>Totals of bonds and stocks</b> .....	<b>\$10,400</b>	<b>\$10,050</b>	<b>\$8,590</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Twenty-five.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by company's officials and regular inspectors.

By whom are losses adjusted? Company's officials and paid adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 35 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Company's experience and board rates.

What officer or officers make such rates? President and executive committee.

What officer or officers pass on character of risks? President, secretary and chairman of executive committee.

Do such officer or officers receive any commission? No.

Are officers bonded? No.

Does corporation require bonds from its agents? Where deemed advisable.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.



## MONROE COUNTY CO-OPERATIVE FIRE INSURANCE COMPANY

ROCHESTER, N. Y.

[Organized October, 1895]

DEAN G. CRIPPEN, President

E. S. BOHACHEK, Secretary

INCOME	
Gross premiums written.....	\$46,722 97
Deduct gross amount paid for return premiums	4,990 04
	\$41,732 93
Total premiums .....	\$41,732 93
Interest on deposits in banks.....	731 04
	\$42,463 97
Total Income .....	\$42,463 97
Ledger Assets December 31, 1919.....	26,831 57
	\$69,295 54
Total .....	\$69,295 54

DISBURSEMENTS	
Net amount paid policyholders for losses.....	\$13,989 88
Commissions and brokerage.....	7,618 86
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	5,060 12
Rent .....	691 42
Advertising, printing and stationery.....	1,199 24
Postage, telegrams, telephone and express.....	546 32
Furniture and fixtures.....	255 95
Maps and corrections thereon.....	8 00
Expense of adjustment and settlement of losses.....	217 33
Legal expenses .....	25 00
Inspections and surveys.....	1,767 20
Miscellaneous .....	92 82
U. S. taxes.....	447 36
Association expenses .....	520 53
	\$32,440 01
Total Disbursements .....	\$32,440 01
Balance .....	\$36,855 53

LEDGER ASSETS	
Book value of bonds.....	\$4,650 00
Cash in company's office.....	1,668 07
Deposits in trust companies and banks not on interest.....	1,000 00
Deposits in trust companies and banks on interest.....	22,737 13
Agents' balances representing business written on and after October 1, 1920.....	6,345 14
Agents' balances representing business written prior to October 1, 1920.....	455 19
	\$36,855 53
Total .....	\$36,855 53

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920 ..... 455 19

**Total Admitted Assets** ..... **\$38,400 34**

## LIABILITIES

Unpaid losses unadjusted..... \$2,647 00  
Unearned premiums ..... 27,506 36

**Total Liabilities** ..... **\$30,153 36**

**Excess of Assets over Liabilities** ..... **\$8,246 98**

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	7,970	\$6,877,830
Written or renewed in 1920.....	5,037	5,291,214
<b>Totals</b> .....	<b>13,007</b>	<b>\$12,169,044</b>
Deduct expirations and cancellations.....	4,488	4,468,251
<b>Net amount in force December 31, 1920.....</b>	<b>8,519</b>	<b>\$7,700,793</b>

## BONDS OWNED

	Book and par value	Market value
United States 2d Lib 1942 4½s.....	\$1,250	\$1,250
3d Lib 1928 4½s.....	900	900
4th Lib 1938 4½s.....	2,500	2,500
<b>Totals</b> .....	<b>\$4,650</b>	<b>\$4,650</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? All except Greater New York.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by secretary, inspectors and agents.

By whom are losses adjusted? Secretary and adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 38 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Minimum rates on some classes and specific rates on others. Specific

rates are based on board rates except where board rates are not properly applied.

What officer or officers make such rates? Secretary.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, secretary, \$2,500; treasurer, \$5,000.

Does corporation require bonds from its agents? From some; \$100 to \$500.

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

**THE NEW YORK CENTRAL MUTUAL FIRE  
INSURANCE COMPANY**

EDMESTON, N. Y.

[Organized May, 1899]

C. T. COATE, President

V. D. ROBINSON, Secretary

**INCOME**

Gross premiums written.....	\$81,359 70	
Deduct gross amount paid for return premiums	9,359 08	
<b>Total premiums</b> .....		<b>\$72,000 62</b>
Interest on:		
Deposits in banks.....	\$90 73	
Bonds and stocks.....	2,389 56	
Mortgage loans .....	283 76	
Other sources .....	55 15	
<b>Total</b> .....		<b>2,819 20</b>
<b>Total Income</b> .....		<b>\$74,819 82</b>
Ledger Assets December 31, 1919.....		<b>73,106 40</b>
<b>Total</b> .....		<b>\$148,926 22</b>

**DISBURSEMENTS**

Gross amount paid policyholders for losses...	\$29,422 01	
Deduct amount received for salvage.....	85 00	
<b>Net amount paid policyholders for losses</b> .....		<b>\$29,337 01</b>
Commissions and brokerage.....		15,142 32
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		5,323 00
Rent .....		369 95
Advertising, printing and stationery.....		1,063 52
Postage, telegrams, telephone and express.....		494 83
Furniture and fixtures.....		334 66
Expense of adjustment and settlement of losses, including \$169.23 legal expenses connected therewith.....		3,536 93
Other legal expenses.....		85 00
Miscellaneous .....		279 43
Secretary's expense .....		438 18
Association dues .....		1,725 07
Income tax .....		813 79
<b>Total Disbursements</b> .....		<b>\$53,943 69</b>
<b>Balance</b> .....		<b>\$87,983 53</b>
<b>LEDGER ASSETS</b>		
Mortgage loans .....		\$4,335 00
Book value of bonds.....		61,408 45

Cash in company's office.....	3,908 06
Deposits in trust companies and banks not on interest.....	3,864 74
Deposits in trust companies and banks on interest.....	2,900 00
Agents' balances representing business written on and after October 1, 1920.....	11,100 09
Agents' balances representing business written prior to Octo- ber 1, 1920.....	565 59
<b>Total</b> .....	<b>\$87,962 53</b>

## NON-LEDGER ASSETS

Interest accrued on:	
Mortgages .....	360 66
Bonds .....	563 44
<b>Total</b> .....	<b>624 10</b>
<b>Gross Assets</b> .....	<b>\$88,606 63</b>

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920.....	\$565 59
Book value of ledger assets over market value.....	473 95
<b>Total</b> .....	<b>1,039 54</b>
<b>Total Admitted Assets</b> .....	<b>\$87,567 09</b>

## LIABILITIES

Unpaid losses unadjusted.....	\$3,510 00
Unearned premiums .....	44,805 30
<b>Total Liabilities</b> .....	<b>\$48,315 30</b>
<b>Excess of Assets over Liabilities</b> .....	<b>\$39,251 79</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	10,677	\$10,637,271
Written or renewed in 1920.....	8,731	9,509,155
<b>Totals</b> .....	<b>19,408</b>	<b>\$20,146,426</b>
Deduct expirations and cancellations.....	7,363	7,236,534
<b>Net amount in force December 31, 1920.....</b>	<b>12,045</b>	<b>\$12,909,892</b>

## BONDS OWNED

	Book value	Par value	Market value
Danville Urbana & Champaign Ry Co Ill 1922 5s.....	\$971 25	\$1,000	\$930
Union Traction Co Kansas 1st mtg 1927 5s.....	930 00	1,000	749
Chicago Rock Island & Pacific Ry 1st & rfdg 1924 4s.....	1,730 00	2,000	1,400
Louisville & Nashville R R unified 1940 4s.....	1,970 00	2,000	1,730
Union Pac R R 1st & land grant 1947 4s.....	960 00	1,000	880
Chicago Milwaukee & St Paul Ry gen 1929 4½s.....	997 50	1,000	910
Edmeston Union Free School Dist No 2 4½s.....	1,000 00	1,000	1,000
United States 2d Lib 4½s.....	9,083 54	10,000	9,413
3d Lib 4½s.....	5,000 00	5,000	5,000
4th Lib 4½s.....	9,636 22	10,000	8,528
Victory Lib 4½s.....	9,813 00	10,000	9,810
Kingdom of Sweden 1639 6s.....	4,410 00	5,000	4,700
United Kgdom of Gt Brit & Ireland 1927 5½s.....	4,414 78	5,000	4,650
conv 1929 5½s.....	4,835 00	5,000	4,650
City of Paris 1921 6s.....	1,913 00	2,000	1,940
Prov British Columbia Canada 1925 6s.....	2,710 00	4,000	2,840
<b>Totals</b> .....	<b>\$61,408 45</b>	<b>\$65,000</b>	<b>\$60,594</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-two.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by agent and inspector.

By whom are losses adjusted? Secretary or adjuster appointed by him.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 34.8 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Board rates, less schedule rates.

What officer or officers make such rates? Members of association.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, secretary, \$2,000; treasurer, \$5,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

**THE OLIVE CO-OPERATIVE FIRE INSURANCE  
ASSOCIATION**

KINGSTON, N. Y.

[Organized May, 1896]

JACOB V. MERRIHEW, President

JOSEPH S. HILL, Secretary

INCOME	
Gross premiums written.....	\$9,190 90
Deduct gross amount paid for return premiums	762 58
Total premiums .....	\$8,428 32
Interest on:	
Deposits in banks.....	\$491 88
Bonds .....	404 75
Total .....	896 63
Total Income .....	\$9,324 95
Ledger Assets December 31, 1919.....	20,354 83
Total .....	\$29,679 78

DISBURSEMENTS	
Net amount paid policyholders for losses .....	\$289 42
Salaries, fees and all other charges of officers, directors, trustees and home office employees .....	1,872 45
Advertising, printing and stationery.....	119 70
Postage, telegrams, telephone and express.....	84 27
Expense of adjustment and settlement of losses.....	27 40
Inspections and surveys.....	28 97
Bonds of secretary and treasurer.....	90 00
Safe deposit .....	6 00
Total Disbursements .....	\$2,518 21

Balance .....	\$37,161 57
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LEDGER ASSETS	
Book value of bonds.....	\$10,591 23
Deposits in trust companies and banks not on interest.....	436 62
Deposits in trust companies and banks on interest.....	15,716 99
Agents' balances representing business written on and after October 1, 1920.....	416 73
Total .....	\$27,161 57

DEDUCT ASSETS NOT ADMITTED	
Book value of ledger assets over market value.....	41 23
Total Admitted Assets .....	\$27,120 34

LIABILITIES	
Unearned premiums .....	\$8,982 87
Excess of Assets over Liabilities .....	\$18,137 47

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	1,619	\$1,961,592
Written or renewed in 1920.....	521	904,402
<b>Totals</b> .....	<b>2,140</b>	<b>\$2,865,994</b>
Deduct expirations and cancellations.....	467	768,365
<b>Net amount in force December 31, 1920.....</b>	<b>1,673</b>	<b>\$2,097,629</b>

## BONDS OWNED

	Book value	Par value	Market value
United States 2d Lib 1942 4s.....	\$5,000 00	\$5,000	\$5,000
4th Lib 1938 4½s.....	3,000 00	3,000	3,000
4th Lib 1938 4¼s.....	2,591 23	3,000	2,550
<b>Totals</b> .....	<b>\$10,591 23</b>	<b>\$11,000</b>	<b>\$10,550</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? One.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by executive committee.

By whom are losses adjusted? Executive committee.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 25 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? Yes.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Practically 75 per cent of board rates.

What officer or officers make such rates? Board of directors.

What officer or officers pass on character of risks? President, secretary and board of directors.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, secretary, \$10,000; treasurer, \$20,000.

Does corporation require bonds from its agents? Have no agents except directors.

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.



THE ONEIDA CO-OPERATIVE FIRE INSURANCE  
ASSOCIATION OF NEW YORK

ROME, N. Y.

[Organized February, 1895]

F. E. BACON, President

ERNEST L. BOUTON, Secretary

INCOME		
Gross premiums written.....	\$23,328 77	
Deduct gross amount paid for return premiums	1,166 67	
Total premiums .....		\$22,162 10
Interest on deposits in banks.....		182 81
Total Income .....		\$22,344 91
Ledger Assets December 31, 1919.....		9,021 26
Total .....		\$31,366 17

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$10,328 48	
Commissions and brokerage.....	4,072 67	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,721 70	
Rent .....	120 00	
Advertising, printing and stationery.....	199 47	
Postage, telegrams, telephone and express.....	147 67	
Furniture and fixtures.....	18 00	
Expense of adjustment and settlement of losses, including \$109.23 legal expenses connected therewith.....	228 62	
Inspections and surveys.....	536 93	
Co-operative bureau .....	400 32	
Premium tax (internal revenue).....	237 08	
Association reserve fund.....	164 93	
Total Disbursements .....	\$19,184 87	
Balance .....	\$12,181 30	

LEDGER ASSETS

Book value of bonds.....	\$500 00	
Cash in company's office.....	964 62	
Deposits in trust companies and banks not on interest.....	1,069 54	
Deposits in trust companies and banks on interest.....	4,465 46	
Agents' balances representing business written on and after October 1, 1920.....	4,648 75	
Agents' balances representing business written prior to October 1, 1920.....	532 93	
Total .....	\$31,181 30	

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920..... 532 93

Total Admitted Assets ..... \$11,648 37

## LIABILITIES

Unpaid losses unadjusted..... \$1,056 00  
Unearned premiums ..... 11,733 45

Total Liabilities ..... \*\$12,789 45

Excess of Liabilities over Assets ..... \$1,141 08

Amount advanced to corporation under the provisions of sub. 7 of section 267 of the Insurance Law..... \$4,000 00  
Amount of such advances unpaid..... 4,000 00

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	2,844	\$2,529,363
Written or renewed in 1920.....	2,498	2,327,314
Totals.....	5,342	\$4,856,677
Deduct expirations and cancellations.....	2,036	1,787,483
Net amount in force December 31, 1920.....	3,306	<u>\$3,069,194</u>

## BONDS OWNED

	Book and par value	Market value
United States 2d Lib 1942 4½s.....	\$500	\$500

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Forty.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Secretary or some one appointed by him.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 35.4 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

\*In this item is included the company's liability for the unearned portions of premiums created by chapter 328 of the Laws 1910, as amended by chapter 323 of the Laws of 1911. The statute requires the accumulation of the prescribed reserve at the rate of 15 per cent per year. Prior to 1910 these companies were not required to maintain and did not maintain such reserve.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Co-operative association bureau.

What officer makes such rates? Secretary or bureau.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, secretary, \$1,000; treasurer, \$1,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

THE OTSEGO MUTUAL FIRE INSURANCE  
COMPANY

BURLINGTON FLATS, N. Y.

[Organized 1897]

J. D. FITCH, President

E. W. WRIGHT, Secretary

INCOME		
Gross premiums written.....	\$67,488 01	
Deduct gross amount paid for return premiums	5,084 22	
	\$62,403 79	
Total premiums .....		\$62,403 79
Interest on:		
Deposits in banks.....	\$164 64	
Bonds and stocks.....	1,909 23	
Mortgage loans .....	321 75	
	2,395 62	
Total .....		2,395 62
Sale of typewriter.....		71 40
U. S. Express stock.....		300 00
Principal on mortgage loans.....		593 25
		\$65,764 06
Total Income .....		\$65,764 06
Ledger Assets December 31, 1919 .....		60,408 08
		\$126,172 14
Total .....		\$126,172 14

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$29,498 72
Commissions and brokerage.....	13,993 34
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	4,101 07
Rent .....	181 80
Advertising, printing and stationery.....	927 60
Postage, telegrams, telephone and express.....	205 86
Furniture and fixtures.....	190 50
Expense of adjustment and settlement of losses.....	357 73
Inspections and surveys.....	1,194 18
Miscellaneous .....	605 01
State association dues.....	1,507 43
War tax and internal revenue.....	656 23
	\$53,419 47
Total Disbursements .....	\$53,419 47
Balance .....	\$72,752 67

LEDGER ASSETS

Mortgage loans .....	\$8,950 00
Book value of bonds, \$41,681.35; stocks, \$1,230.....	42,911 35
Cash in company's office.....	899 94
Deposits in trust companies and banks on interest.....	7,850 17

Agents' balances representing business written on and after October 1, 1920.....	11,168 90
Agents' balances representing business written prior to October 1, 1920.....	972 31
<b>Total</b> .....	<b>\$72,752 07</b>

## NON-LEDGER ASSETS

Interest accrued on:	
Mortgages .....	\$129 30
Bonds .....	267 88
<b>Total</b> .....	<b>397 18</b>
Market value of bonds and stocks over book value.....	151 00
<b>Gross Assets</b> .....	<b>\$73,300 55</b>

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920.....	\$972 31
Book value of ledger assets over market value.....	3,761 35
<b>Total</b> .....	<b>4,733 66</b>
<b>Total Admitted Assets</b> .....	<b>\$68,567 19</b>

## LIABILITIES

Unpaid losses:	
Adjusted and unpaid, not due.....	\$33 36
Unadjusted .....	2,300 00
<b>Total unpaid losses</b> .....	<b>\$2,333 36</b>
Unearned premiums .....	36,220 99
<b>Total Liabilities</b> .....	<b>\$38,554 35</b>
<b>Excess of Assets over Liabilities</b> .....	<b>\$30,012 84</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	9,532	\$8,874,044
Written or removed in 1920.....	7,120	7,119,339
<b>Totals</b> .....	<b>16,652</b>	<b>\$15,993,383</b>
Deduct expirations and cancellations.....	6,207	5,733,486
<b>Net amount in force December 31, 1920</b> .....	<b>10,445</b>	<b>\$10,259,897</b>

## BONDS AND STOCKS OWNED

Bonds:	Book value	Par value	Market value
Union Pacific land grant 1947 4s.....	\$2,968 55	\$4,000	\$3,400
New York O & W rfdg 1922 4s.....	2,790 00	4,000	2,640
Delaware & Hudson R R rfdg 1943 4s.....	1,960 00	2,000	1,800
cony 1935 5s.....	2,095 00	2,000	1,900
West Shore 2361 4s.....	1,852 50	2,000	1,540
Northern Pacific 1907 4s.....	1,372 67	2,000	1,600
Southern R R 1st cons 1994 5s.....	985 00	1,000	920
Dominion of Canada 1929 5½s.....	970 00	1,000	970
United States Victory 4½s.....	9,354 27	10,000	9,840
1st Lib 1947 4¼s.....	500 00	500	500
3d Lib 1928 4¼s.....	100 00	100	100
1st Lib 1947 4¼s.....	500 00	500	500
4th Lib 1928 4¼s.....	12,172 26	14,000	12,300
2d & 4th Lib 1928-29 4¼s.....	200 00	200	170

Stocks:	value Book	value Par	value Market
10 Adams Express .....	350 00	100	450
10 United States Express .....	200 00	100	190
5 American Express .....	675 00	500	670
1 Edmeston & Winfield Tel Co. ....	5 00	5	5
1 Wells Fargo Express .....		100	66
<b>Totals</b> .....	<b>\$42,911 25</b>	<b>\$44,106</b>	<b>\$29,301</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-seven.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by inspectors and officers.

By whom are losses adjusted? Adjusters and officers.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expense incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? Thirty-four and nine-tenths per cent.

Does surplus exceed one per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policy in excess of \$15,000 in any one block or square in business portion of city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over one per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Fixed rates, based on board rates.

What officer or officers make such rates? President and secretary and State association.

What officer or officers pass on character of risks? President and secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, secretary, \$2,000; treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

**THE PATRONS OF HUSBANDRY FIRE RELIEF  
ASSOCIATION OF ULSTER COUNTY, N. Y.**

52 WATER STREET, NEWBURGH, N. Y.

[Organised February, 1902]

F. W. VAIL, President

W. T. SNIDER, Secretary

INCOME		
Gross premiums written .....	\$16,398 68	
Deduct gross amount paid for return premiums .....	777 11	
	.....	
Total premiums .....		\$15,621 57
Interest on:		
Deposits in banks, .....	\$605 01	
Bonds .....	99 38	
Mortgage loans .....	336 25	
	.....	
Total .....		1,040 64
Premiums previously charged off .....		393 22
Overpayments .....		15 08
		.....
Total Income .....		\$17,070 51
Ledger Assets December 31, 1919 .....		22,711 85
		.....
Total .....		\$39,782 36
DISBURSEMENTS		
Net amount paid policyholders for losses .....		\$8,398 21
Commissions and brokerage .....		2,307 09
Salaries, fees and all other charges of officers, directors, trustees and home office employees .....		2,397 82
Rent .....		240 00
Advertising, printing and stationery .....		132 79
Postage, telegrams, telephone and express .....		92 32
Furniture and fixtures .....		461 95
Expense of adjustment and settlement of losses .....		64 31
Miscellaneous .....		67 81
		.....
Total Disbursements .....		\$14,157 30
Balance .....		\$25,625 06
LEDGER ASSETS		
Mortgage loans .....		\$7,050 00
Book value of bonds .....		2,250 00
Deposits in trust companies and banks not on interest .....		36 98
Deposits in trust companies and banks on interest .....		14,500 00
Agents' balances representing business written on and after October 1, 1920 .....		1,627 78
Agents' balances representing business written prior to October 1, 1920 .....		160 30
		.....
Total .....		\$25,625 06

NON-LEDGER ASSETS

Interest due and accrued on:		
Mortgages .....	\$115 77	
Deposits .....	210 22	
Total .....		325 99
Gross Assets .....		<u>\$25,951 05</u>

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920 .....		160 30
Total Admitted Assets .....		<u>\$25,790 75</u>

LIABILITIES

Unpaid losses unadjusted .....	\$1,200 00	
Unearned premiums .....	15,665 82	
Rents, bills, accounts due and accrued .....	200 00	
Total Liabilities .....		<u>\$17,065 82</u>
Excess of Assets over Liabilities .....		<u>\$8,724 93</u>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	1,591	\$3,162,061
Written or renewed in 1920 .....	639	1,229,878
Totals .....	2,230	\$4,391,939
Deduct expirations and cancellations .....	738	1,388,218
Net amount in force December 31, 1920 .....	1,492	<u>\$3,003,721</u>

BONDS OWNED

	Book and par value	Market value
United States 2d Lib 1942 4½s .....	\$250	\$250
3d Lib 1928 4½s .....	250	250
4th Lib 1938 4½s .....	1,000	1,000
Victory 1923 4½s .....	750	750
Totals .....	<u>\$2,250</u>	<u>\$2,250</u>

GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Four.

Does corporation classify its risks? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors and adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during the year? Thirty-two per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.



Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during 1920 on policies written on advance-premium plan? No.

How does corporation arrive at premium rate to be charged on various risks? Percentage of board rates.

What officer or officers make such rates? Executive committee and secretary.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, secretary and treasurer, \$5,000 each.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

THE PIONEER CO-OPERATIVE FIRE INSURANCE  
COMPANY

GREENVILLE, N. Y.

[Organized May, 1856]

GEO. M. PALMER, President

O. C. Stevens, Secretary

INCOME		
Gross premiums written.....	\$70,150 76	
Deduct gross amount paid for return premiums	6,105 72	
	\$64,045 04	
Total premiums .....		\$64,045 04
Interest on:		
Bonds .....	\$3,481 28	
Mortgage loans .....	1,704 08	
	5,185 36	
Total .....		5,185 36
Miscellaneous .....		15 00
		\$69,245 40
Total Income .....		\$69,245 40
Ledger Assets December 31, 1919 .....		121,501 67
		\$190,747 07
Total .....		\$190,747 07

DISBURSEMENTS

Net amount paid policyholders for losses.....	\$24,193 84	
Commissions and brokerage.....	13,501 19	
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	3,446 50	
Rent .....	75 00	
Advertising, printing and stationery.....	794 63	
Postage, telegrams, telephone and express.....	238 62	
Expense of adjustment and settlement of losses, including (\$182.47) legal expenses connected therewith.....	1,073 07	
Inspections and surveys.....	706 45	
Miscellaneous .....	682 37	
Organization .....	850 09	
Premium tax .....	671 14	
Expense rate bureau.....	446 58	
Association reserve funds.....	307 11	
	\$48,986 59	
Total Disbursements .....		\$48,986 59
Balance .....		\$143,760 48

LEDGER ASSETS

Mortgage loans .....	\$31,795 00
Book value of bonds.....	88,805 59
Cash in company's office.....	1,110 98
Deposits in trust companies and banks not on interest.....	6,327 64
Deposits in trust companies and banks on interest.....	1,000 00

Agents' balances representing business written on and after October 1, 1920.....	10,651 46
Agents' balances representing business written prior to October 1, 1920 .....	3,901 41
War saving certificate.....	168 40
<b>Total .....</b>	<b>\$143,760 46</b>

## NON-LEDGER ASSETS

Interest due and accrued:		
Mortgages .....	\$663 40	
Bonds .....	938 89	
Deposits .....	40 40	
<b>Total .....</b>		<b>1,642 69</b>
<b>Gross Assets .....</b>		<b>\$145,403 17</b>

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920.....	\$3,901 41
Book value of ledger assets over market value.....	3,952 50
<b>Total .....</b>	<b>7,853 91</b>
<b>Total Admitted Assets .....</b>	<b>\$137,549 26</b>

## LIABILITIES

Unpaid losses:		
Unadjusted .....	\$6,246 75	
Resisted .....	500 00	
<b>Total unpaid losses.....</b>		<b>\$6,746 75</b>
Unearned premiums .....		41,302 14
<b>Total Liabilities .....</b>		<b>\$48,048 89</b>
<b>Excess of Assets over Liabilities .....</b>		<b>\$89,500 37</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	10,757	\$10,312,297
Written or renewed in 1920.....	7,364	7,345,279
<b>Totals .....</b>	<b>18,121</b>	<b>\$17,657,576</b>
Deduct expirations and cancellations.....	6,656	6,312,872
<b>Net amount in force December 31, 1920.....</b>	<b>11,465</b>	<b>\$11,344,704</b>

## BONDS OWNED

	Book value	Par value	Market value
United States 1st Lib 1947 4½s.....	\$696 00	\$700	\$636
2d Lib 1942 4½s.....	1,731 24	1,900	1,731
3d Lib 1928 4½s.....	5,088 85	5,300	5,088
4th Lib 1938 4½s.....	18,124 50	19,100	18,124
Victory 1923 4½s.....	3,000 00	3,000	3,000
New York City 1957 4½s.....	5,000 00	5,000	5,000
1957 4½s.....	2,130 00	2,000	2,000
St Louis Springfield & Peoria 1939 5s.....	1,997 50	2,000	1,429
Oregon Short Line 1929 4s.....	945 00	1,000	840
Southern Pacific 1955 4s.....	3,905 00	4,000	2,200
New York Central Lines 1924-25 4½s.....	3,996 25	3,000	2,940
Oregon Short Line 1929 4s.....	2,685 00	3,000	2,570
Southern Pacific 1955 4s.....	1,620 00	2,000	1,400
(Chicago Milwaukee & St Paul 1939 4½s.....	1,985 00	2,000	1,420
Baltimore & Ohio 1933 4½s.....	910 00	1,000	700

Tri-City Ry & Light 1923 5s.....	970 00	1,000	960
Lake Shore & Mich Southern 1923 4s.....	7,456 26	8,000	7,040
Atchison Topeka & Santa Fe 1906 4s.....	3,811 37	4,000	3,040
Delaware & Hudson 1943 4s.....	2,892 27	3,000	2,520
C B & Q coll Nthn Pac 1921 4s.....	1,920 00	2,000	1,940
Seaboard Air Line 1923 7s.....	245 00	250	212
Ill Central 1924 5½s.....	932 50	1,000	940
Cleveland Cin Chicago & St Louis 1929 6s.....	1,980 00	2,000	1,840
Dominion of Canada 1924 5½s.....	2,320 00	4,000	4,060
Swiss Govt 1940 8s.....	1,023 75	1,000	1,040
Penn Pub Service 1935 7½s.....	950 00	1,000	540
United States Rubber 1930 7½s.....	980 00	1,000	990
Canadian Natl Ry 1905 7s.....	1,975 00	2,000	2,020
French Govt 1945 8s.....	1,990 00	2,000	2,040
Kingdom of Norway 1940 8s.....	995 00	1,000	1,010
Kingdom of Denmark 1945 8s.....	997 50	1,000	1,000
Province of Nova Scotia 1930 6s.....	932 50	1,000	900
Canada Northern Ry 1940 7s.....	1,995 00	2,000	2,000
<b>Totals .....</b>	<b>\$88,806 59 .....</b>	<b>.....</b>	<b>\$84,853</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? About 50.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by special representative.

By whom are losses adjusted? Company's official and paid adjuster.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 32 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Schedule, experience and about 80 per cent. of board rates.

What officer or officers make such rates? Secretary, approved by executive committee.

What officer or officers pass on character of risks? Secretary and member of executive committee.

Do such officer or officers receive any commission? Secretary, on home office agency.

Are officers bonded? Yes, secretary-treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

THE PREFERRED MUTUAL FIRE INSURANCE  
COMPANY OF CHENANGO COUNTY

NEW BERLIN, N. Y.

[Organized October, 1896]

C. A. HOLMES, President

F. E. HOLMES, Secretary

INCOME	
Gross premiums written.....	\$127,503 03
Deduct gross amount paid for return premiums .....	4,191 06
Total premiums .....	\$123,311 97
Interest on:	
Bonds .....	\$7,601 25
Mortgage loans .....	3,972 50
Total .....	11,573 75
Total Income .....	\$134,885 72
Ledger Assets December 31, 1919 .....	359,310 40
Total .....	\$394,196 12

DISBURSEMENTS	
Net amount paid policyholders for losses.....	\$32,557 76
Commissions and brokerage.....	27,327 69
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	8,176 50
Taxes on real estate, \$265.04; heat and light, \$51.01.....	316 05
Advertising, printing and stationery.....	1,703 12
Postage, telegrams, telephone and express.....	486 84
General expenses .....	1,388 00
Expense of adjustment and settlement of losses.....	1,296 57
Premiums charged off.....	114 62
Inspections and surveys.....	1,871 15
State association .....	2,662 56
Dividends to policyholders.....	5,000 00
Government taxes .....	1,425 02
Total Disbursements .....	\$84,325 78
Balance .....	\$309,870 34

LEDGER ASSETS	
Book value of real estate.....	\$10,052 30
Mortgage loans .....	69,100 00
Book value of bonds.....	207,068 51
Deposits in trust companies and banks not on interest.....	6,769 16
Agents' balances representing business written on and after October 1, 1920.....	16,016 27
Agents' balances representing business written prior to October 1, 1920 .....	864 10
Total .....	\$309,870 34

## NON-LEDGER ASSETS

Interest accrued on:

Mortgages .....	\$1,041 02
Bonds .....	2,559 02

Total .....	3,600 04
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Gross Assets .....	\$313,470 38
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## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920.....	\$864 10
Book value of ledger assets over market value.....	13,628 41

Total .....	14,490 51
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Total Admitted Assets .....	\$298,979 87
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## LIABILITIES

Unpaid losses unadjusted.....	\$6,107 66
Unearned premiums .....	77,910 77
Premium tax for 1920.....	80 94
Dividend checks not returned.....	583 41

Total Liabilities .....	\$84,682 78
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Excess of Assets over Liabilities .....	\$214,297 09
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## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	17,331	\$18,229,215
Written or renewed in 1920.....	13,900	16,172,811
Totals .....	31,231	\$34,402,026
Deduct expiration and cancellations.....	10,185	10,119,747
Net amount in force December 31, 1920.....	21,046	\$24,282,279

## BONDS OWNED

	Book value	Par value	Market value
Atchison Topeka & Santa Fe 1905 4s.....	34,596 22	\$5,000	\$3,860
Atlantic Coast Line L & N coll 1903 4s.....	1,840 35	2,000	1,500
1st mtg 1903 4s.....	2,963 25	3,000	2,480
Adams Express coll trust 1918 4s.....	6,603 45	7,500	4,960
Baltimore & Ohio 1st mtg 1918 4s.....	6,143 50	6,000	4,560
Chicago Milwaukee & St Paul series A 1909 4s.....	4,800 00	5,000	3,700
Corn Water Co Utica 1st mtg 1930 6s.....	2,860 00	4,000	2,840
Chicago Burlington & Quincy joint 1921 4s.....	9,538 75	10,000	9,700
Dominion of Canada 1921 5s.....	4,925 00	5,000	5,000
Fonda Johnstown & Gloversville 1902 4½s.....	4,644 23	5,000	2,700
Interborough Rapid Transit 1st mtg 1866 5s.....	4,925 00	5,000	3,100
Lahigh Valley 1st mtg 1940 4½s.....	5,081 25	5,000	4,400
New Berlin Brook imp 1921 4½s.....	500 00	500	560
New Berlin waterworks 1922 4s.....	2,000 00	2,000	2,000
New York Ont & Westn R R 1st mtg 1899 4s.....	4,290 80	5,000	3,360
New York Central deb 1924 4s.....	4,697 95	5,000	4,160
Oregon Short Line 1st mtg 1929 4s.....	4,694 22	5,000	4,200
Peoples R R of Syracuse 1st mtg 1921 5s.....	3,023 50	3,000	3,000
Reading Co P & R 1st mtg 1907 4s.....	4,683 55	5,000	4,350
Southern Pacific 1st rdg mtg 1905 4s.....	8,606 58	10,000	8,000
Union Pacific 1st rdg mtg 3008 4s.....	9,559 00	11,000	8,800
United Kingdom of Gt Brit & Ireland 1921 5½s.....	9,849 12	10,000	9,560
United States 2d Lib 1943 4½s.....	26,736 10	27,000	26,736
2d Lib 1929 4½s.....	9,860 00	11,000	9,880
4th Lib 1923 4½s.....	15,000 00	15,000	15,000
Victory 4½s.....	16,606 00	17,000	16,606
Belgium Govt 1905 6s.....	4,791 25	5,000	4,600
Canadian Northern R R 1929 6s.....	4,896 33	5,000	4,750

	Book value	Par value	Market value
Canadian Natl Ry 1935 7a.....	2,923 50	3,000	2,628
Dominion of Canada 1929 5½a.....	2,820 00	3,000	2,316
United States Steel conv 1963 5a.....	4,665 00	5,000	4,598
Ulica Gas & Electric 1925 7½a.....	2,825 00	3,000	2,618
Penn R R gen mtg series A 1945 4½s.....	2,980 00	5,000	4,460
<b>Totals .....</b>	<b>\$207,066 51</b>	<b>.....</b>	<b>\$198,442</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-four.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by secretary and field inspector.

By whom are losses adjusted? Secretary and field man.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 34.2 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? Dividends paid by check at 10 per cent. of premium paid.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? None.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Schedule rates, experience and board rates.

What officer or officers make such rates? Co-operative Fire Underwriters' Association rates.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? None.

Are officers bonded? Yes, secretary, \$5,000; treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

PROTECTIVE CO-OPERATIVE FIRE INSURANCE  
COMPANY

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ALFRED, N. Y.

[Organized March, 1920]

GEO. W. WILSON, President

E. O. REYNOLDS, Secretary

INCOME

Gross premiums written.....	\$11,533 08	
Deduct gross amount paid for return premiums.....	2,535 47	
Total premiums .....		\$8,997 61
Miscellaneous .....		1 25
<b>Total Income .....</b>		<b>\$8,998 86</b>

DISBURSEMENTS

Net amount paid policyholders for losses.....		\$1,433 39
Commissions and brokerage.....		800 23
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		1,542 16
Rent .....		12 00
Advertising, printing and stationery.....		427 50
Postage, telegrams, telephone and express.....		215 34
Furniture and fixtures.....		107 00
Expense of adjustment and settlement of losses.....		7 00
Inspections and surveys.....		407 37
Traveling .....		224 34
<b>Total Disbursements .....</b>		<b>\$5,178 33</b>
<b>Balance .....</b>		<b>\$3,822 53</b>

LEDGER ASSETS

Cash in company's office.....		\$16 53
Deposits in trust companies and banks not on interest.....		2,159 01
Agents' balances representing business written on and after October 1, 1920.....		839 43
Agents' balances representing business written prior to October 1, 1920 .....		807 56
<b>Total .....</b>		<b>\$3,822 53</b>

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920 .....		807 56
<b>Total Admitted Assets .....</b>		<b>\$3,014 97</b>



## LIABILITIES

Unpaid losses unadjusted .....	\$1,200 00
Unearned premiums .....	3,675 86
Rent, bills, accounts due and accrued.....	85 00
<b>Total Liabilities .....</b>	<b>*\$4,960 86</b>
<b>Excess of Liabilities over Assets .....</b>	<b>\$1,945 89</b>

## EXHIBIT OF POLICIES

	Number	Amount
Written or renewed in 1920.....	2,199	\$1,876,398
Deduct expirations and cancellations.....	578	547,372
<b>Net amount in force December 31, 1920.....</b>	<b>1,621</b>	<b>\$1,329,026</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-seven.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by agent or inspector.

By whom are losses adjusted? President or secretary.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 36 per cent.

Does surplus exceed one per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or re-insured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Based on stock rate or experience.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, secretary, \$2,000; treasurer, \$2,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

\* In this item is included the company's liability for the unearned portions of premiums, created by chapter 228 of the Laws of 1910, as amended by chapter 323 of the Laws of 1911. The statute requires the accumulation of the prescribed reserve at the rate of 15 per cent per year. Prior to 1910 these companies were not required to maintain and did not maintain such reserve.

## SAFETY CO-OPERATIVE FIRE INSURANCE COMPANY

AMSTERDAM, N. Y.

[Organized September, 1904]

W. N. CARPENTER, President

M. M. BLAKELEY, Secretary

### INCOME

Gross premiums written.....	\$38,513 74	
Deduct gross amount paid for return premiums .....	2,873 96	
Total premiums .....		\$35,639 78
Interest on:		
Deposits in banks.....	\$475 82	
Bonds and stocks.....	629 20	
Mortgage loans .....	126 00	
Total .....		1,231 02
Total Income .....		\$36,870 80
Ledger Assets December 31, 1919 .....		36,958 37
Total .....		\$73,829 07

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$17,155 42
Commissions and brokerage.....	7,488 54
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	2,737 50
Rent .....	180 00
Advertising, printing and stationery.....	671 95
Postage, telegrams, telephone and express.....	302 58
Furniture and fixtures.....	290 03
Expense of adjustment and settlement of losses.....	415 35
Inspections and surveys.....	832 36
Miscellaneous .....	132 90
Association expense .....	304 50
Reserve fund .....	302 70
Tax .....	364 15
Total Disbursements .....	\$31,177 98
Balance .....	\$42,651 09

### LEDGER ASSETS

Mortgage loans .....	\$2,100 00
Book value of bonds.....	22,528 13
Cash in company's office.....	1,335 91
Deposits in trust companies and banks not on interest.....	5,004 35
Deposits in trust companies and banks on interest.....	4,704 01
Agents' balances representing business written on and after October 1, 1920.....	6,351 23

Agents' balances representing business written prior to October 1, 1920 .....	227 46
<b>Total</b> .....	<b>\$42, 651 09</b>

## NON-LEDGER ASSETS

Interest accrued on:		
Mortgages .....	\$44 10	
Bonds .....	263 37	
Deposits .....	97 46	
<b>Total</b> .....		404 93
Market value of bonds over book value .....		8 75
<b>Gross Assets</b> .....		<b>\$43, 064 77</b>

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920 .....	627 46
<b>Total Admitted Assets</b> .....	<b>\$43, 437 31</b>

## LIABILITIES

Unpaid losses unadjusted .....	\$2, 016 58
Unearned premiums .....	22, 164 39
<b>Total Liabilities</b> .....	<b>\$24, 180 97</b>
<b>Excess of Assets over Liabilities</b> .....	<b>\$18, 256 34</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	6, 009	\$5, 371, 119
Written or renewed in 1920 .....	4, 251	4, 023, 187
<b>Totals</b> .....	<b>10, 260</b>	<b>\$9, 394, 306</b>
Deduct expirations and cancellations .....	3, 792	3, 331, 406
<b>Net amount in force December 31, 1920</b> .....	<b>6, 468</b>	<b>\$6, 062, 900</b>

## BONDS OWNED

	Book value	Par value	Market value
United States 2d Lib 1943 4½s .....	\$8, 246 88	\$7, 000	\$4, 427
3d Lib 1928 4½s .....	1, 000 00	1, 000	1, 000
4th Lib 1938 4½s .....	1, 000 00	1, 000	1, 000
5th Lib 1923 4½s .....	2, 500 00	2, 500	2, 500
United States Steel 1923 5s .....	2, 917 50	3, 000	2, 946
Philadelphia Electric Co 1923 6s .....	950 00	1, 000	970
Chalmers Knitting Co 1924 6s .....	960 00	1, 000	950
General Electric 1940 6s .....	1, 890 00	2, 000	1, 540
Cohoes Light & Power Co 1920 6s .....	2, 000 00	3, 000	1, 540
Canadian Natl Rys 1935 7s .....	3, 063 75	3, 000	2, 930
<b>Totals</b> .....	<b>\$32, 528 13</b>		<b>\$32, 337</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-four.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by secretary and agents.

By whom are losses adjusted? Secretary and adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 35 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Rates from Rating Bureau.

What officer or officers make such rates? Rating Bureau.

What officer or officers pass on character of risks? President and secretary.

Do such officer or officers receive any commission? Secretary, on Norwich agency.

Are officers bonded? Yes, secretary, \$2,000; treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

## SECURITY MUTUAL FIRE INSURANCE COMPANY

DELHI, N. Y.

[Organised December, 1897]

JAMES R. HONEYWELL, President

WILLIAM D. SOUTHWORTH, Secretary

INCOME	
Gross premiums written .....	\$51,218 62
Deduct gross amount paid for return premiums.	5,876 36
<hr/>	
Total premiums .....	\$45,342 26
Interest on:	
Deposits in banks.....	\$370 71
Bonds and stocks .....	1,421 26
Mortgage loans .....	1,176 76
<hr/>	
Total .....	2,968 73
Refund for losses paid.....	66 66
Refund for capital stock tax.....	136 71
<hr/>	
Total Income .....	\$48,514 36
Ledger Assets December 31, 1919 .....	63,281 45
<hr/>	
Total .....	\$111,795 81

## DISBURSEMENTS

Net amount paid policyholders for losses.....	\$14,251 69
Commissions and brokerage .....	9,592 04
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	3,917 71
Rent .....	167 15
Advertising, printing and stationery .....	920 15
Postage, telegrams, telephone and express.....	213 43
Furniture and fixtures .....	69 38
Association reserve fund .....	193 90
Expense of adjustment and settlement of losses, including \$186.36 legal expenses connected therewith.....	421 33
Other legal expenses .....	45 50
Inspections and surveys .....	1,360 75
Accrued interest on loans .....	156 96
Miscellaneous .....	269 81
Internal revenue tax .....	509 43
State association expenses .....	669 93
<hr/>	
Total Disbursements .....	\$32,759 16
<hr/>	
Balance .....	\$79,036 65

## LEDGER ASSETS

Mortgage loans .....	\$16,700 00
Book value of bonds .....	38,540 87
Cash in company's office .....	322 43
Deposits in trust companies and banks on interest.....	13,595 61

Agents' balances representing business written on and after October 1, 1920 .....	8,591 59
Agents' balances representing business written prior to October 1, 1920 .....	1,286 15
<b>Total</b> .....	<b>979,036 65</b>

## NON-LEDGER ASSETS

Interest due and accrued on:	
Mortgages .....	\$450 05
Bonds .....	440 56
<b>Total</b> .....	<b>890 61</b>
<b>Gross Assets</b> .....	<b>979,927 26</b>

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920 .....	\$1,286 15
Book value of ledger assets over market value .....	42 37
<b>Total</b> .....	<b>1,328 52</b>
<b>Total Admitted Assets</b> .....	<b>778,598 74</b>

## LIABILITIES

Unpaid losses unadjusted .....	\$4,530 00
Unearned premiums .....	28,560 99
Internal revenue tax .....	44 31
<b>Total Liabilities</b> .....	<b>333,135 30</b>
<b>Excess of Assets over Liabilities</b> .....	<b>445,463 44</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	6,842	\$6,396,936
Written or renewed in 1920.....	5,169	5,202,734
<b>Totals</b> .....	<b>12,011</b>	<b>\$11,599,670</b>
Deduct expirations and cancellations.....	4,476	4,019,352
<b>Net amount in force December 31, 1920.....</b>	<b>7,535</b>	<b>\$7,580,318</b>

## BONDS OWNED

	Book value	Par value	Market value
United States 2d Lhb 4½s.....	\$5,000 00	\$5,000	\$5,000
2d Lhb 4½s.....	11,817 75	12,000	11,818
4th Lhb 4½s.....	8,590 75	10,000	8,591
Victory 4½s.....	7,000 00	7,000	7,000
Dominion of Canada 1929 5½s.....	2,940 00	2,000	2,910
Consumers Power Co 1936 5s.....	1,798 00	2,000	1,740
No Pac Gt Northern C B & Q coll joint 1921 4s.....	1,897 87	2,000	1,940
<b>Totals</b> .....	<b>38,540 87</b>	<b>\$41,000</b>	<b>\$33,499</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-five.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by companies' inspectors.

By whom are losses adjusted? Secretary, agents and adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection

of risks and the adjustment of losses and legal expenses connected therewith, during year? 35.8 per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any one block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy any assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Schedule rates, experience and about 85 per cent. of board rates.

What officer or officers make such rates? Secretary and manager.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes; secretary, \$5,000; treasurer, \$5,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes, with exception of one on which it holds first and second mortgage.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

## STERLING FIRE INSURANCE COMPANY

COBLESKILL, N. Y.

[Organized October, 1895]

JUDSON BURHANS, President

W. D. COLCLOUGH, Secretary

### INCOME

Gross premiums written .....	\$51,636 34	
Deduct gross amount paid for return premiums.	3,963 31	
	\$47,673 03	
Total premiums .....		\$47,673 03
Interest on:		
Deposits in banks .....	\$1,058 76	
Bonds and stocks .....	1,078 38	
	2,137 14	
Total .....		2,137 14
Total Income .....		\$49,810 17
Ledger Assets December 31, 1919 .....		59,247 66
Total .....		\$109,057 83

### DISBURSEMENTS

Net amount paid policyholders for losses .....		\$15,594 28
Commissions and brokerage .....		10,304 97
Salaries, fees and all other charges of officers, directors, trustees and home office employees .....		4,610 00
Rent .....		567 92
Advertising, printing and stationery .....		696 10
Postage, telegrams, telephone and express .....		242 46
Furniture and fixtures .....		243 00
Maps and corrections thereon .....		3 86
Expense of adjustment and settlement of losses .....		390 56
Inspections and surveys .....		470 91
Premium war tax .....		514 24
Home office sundries .....		440 78
Emergency and liquidation .....		361 23
Establishing agencies .....		390 46
Association bureau .....		163 05
Association rate bureau .....		279 38
		\$35,983 19
Total Disbursements .....		\$35,983 19
Balance .....		\$73,764 64

### LEDGER ASSETS

Book value of bonds .....	\$22,680 85
Cash in company's office .....	46 08
Deposits in trust companies and banks not on interest .....	13,444 18
Deposits in trust companies and banks on interest .....	29,000 00
Agents' balances representing business written on and after October 1, 1920 .....	8,191 53
Agents' balances representing business written prior to October 1, 1920 .....	402 00
Total .....	\$73,764 64



## NON-LEDGER ASSETS

Interest due and accrued on bonds.....	191 98
<b>Gross Assets</b> .....	<b>\$73,956 62</b>

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920 .....	\$402 00
Book value of ledger assets over market value. ....	1,770 85
<b>Total</b> .....	<b>2,172 85</b>
<b>Total Admitted Assets</b> .....	<b>\$71,783 77</b>

## LIABILITIES

Unpaid losses unadjusted .....	\$4,436 13
Unearned premiums .....	30,115 31
<b>Total Liabilities</b> .....	<b>\$34,551 44</b>
<b>Excess of Assets over Liabilities</b> .....	<b>\$37,232 33</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	7,398	\$7,077,925
Written or renewed in 1920.....	5,534	5,634,109
<b>Totals</b> .....	<b>12,932</b>	<b>\$12,712,034</b>
Deduct expirations and cancellations .....	4,673	4,589,362
<b>Net amount in force December 31, 1920.....</b>	<b>8,259</b>	<b>\$8,122,672</b>

## BONDS OWNED

	Book value	Par value	Market value
Philadelphia Electric Co note 6s.....	\$3,890 00	\$4,000	\$3,880
United States 2d Lib 4½s.....	5,908 56	6,000	5,100
4th Lib 4½s.....	5,000 00	5,000	4,250
Victory 4½s.....	7,887 29	8,000	7,680
<b>Totals</b> .....	<b>\$32,685 85</b>	<b>\$33,000</b>	<b>\$30,910</b>

## GENERAL INTERROGATORIES

- In how many counties is corporation transacting business? Forty.
- Does corporation classify its risks? Yes.
- Are risks inspected? Yes, by secretary and regular inspectors.
- By whom are losses adjusted? Secretary and other adjusters.
- What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 38.4 per cent.
- Does surplus exceed 1 per cent. of amount of insurance in force? No.
- Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.
- Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.
- Has corporation now in force:
- Policy for more than \$5,000 on one risk? No.
- Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.
- Policy for more than \$2,000 in the business section of any city or village without water protection? No.
- Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent. of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Premium rate based on board rates.

What officer or officers make such rates? Association Rating Bureau.

What officer or officers pass on character of risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes; treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? None held.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

## TOMPKINS COUNTY CO-OPERATIVE FIRE INSURANCE COMPANY

ITHACA, N. Y.

[Organized March, 1887]

GEO. B. PATERSON, President

A. E. RUST, Secretary

INCOME	
Gross premiums written.....	\$105,460 30
Deduct gross amount paid for return premiums	3,590 56
<b>Total premiums</b> .....	<b>\$101,869 74</b>
Interest on:	
Deposits in banks.....	\$578 39
Bonds and stocks.....	2,225 00
Mortgage loans .....	397 69
<b>Total</b> .....	<b>3,201 08</b>
Agents' balances .....	200 00
<b>Total Income</b> .....	<b>\$105,270 82</b>
Ledger Assets December 31, 1919 .....	97,505 10
<b>Total</b> .....	<b>\$202,775 92</b>

### DISBURSEMENTS

Net amount paid policyholders for losses.....	\$53,284 16
Commissions and brokerage.....	22,120 65
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	7,717 27
Rent .....	456 00
Advertising, printing and stationery.....	1,045 16
Postage, telegrams, telephone and express.....	516 65
Furniture and fixtures.....	102 50
Expense of adjustment and settlement of losses, including \$25 legal expenses connected therewith.....	1,494 36
Internal revenue tax.....	1,054 49
Inspections and surveys.....	1,842 24
Interest accrued on investments.....	36 64
Miscellaneous .....	333 04
Association expense .....	2,726 50
<b>Total Disbursements</b> .....	<b>\$92,729 66</b>
<b>Balance</b> .....	<b>\$110,046 26</b>

### LEDGER ASSETS

Book value of real estate.....	\$344 21
Mortgage loans .....	15,700 00
Book value of bonds.....	55,678 48
Cash in company's office.....	960 21
Deposits in trust companies and banks not on interest.....	4,000 00

Deposits in trust companies and banks on interest.....	14,725 55
Agents' balances representing business written on and after October 1, 1920.....	14,310 12
Agents' balances representing business written prior to Octo- ber 1, 1920.....	4,227 69
In hands of company president.....	100 00
<b>Total</b> .....	<b>\$110,046 26</b>

## NON-LEDGER ASSETS

Interest due and accrued on:	
Mortgages .....	\$146 05
Bonds .....	570 57
<b>Total</b> .....	<b>716 62</b>
<b>Gross Assets</b> .....	<b>\$110,762 88</b>

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920.....	\$4,227 69
Book value of ledger assets over market value.....	516 00
<b>Total</b> .....	<b>4,743 69</b>
<b>Total Admitted Assets</b> .....	<b>\$106,019 19</b>

## LIABILITIES

Unpaid losses unadjusted.....	\$2,781 58
Unearned premiums .....	55,621 42
Internal revenue tax.....	68 10
<b>Total Liabilities</b> .....	<b>\$58,471 10</b>
<b>Excess of Assets over Liabilities</b> .....	<b>\$47,548 09</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	11,921	\$15,805,588
Written or renewed in 1920.....	9,711	13,484,011
<b>Totals</b> .....	<b>21,632</b>	<b>\$29,289,599</b>
Deduct expirations and cancellations.....	8,762	11,860,498
<b>Net amount in force December 31, 1920</b> .....	<b>12,870</b>	<b>\$17,429,101</b>

## BONDS OWNED

	Book value	Par value	Market value
Village of Groton 1901-23 4½s.....	\$3,600 00	\$3,600	\$3,324
City of Ithaca water 1927 4s.....	10,000 00	10,000	9,600
Nayati Fraternity Ithaca 5s.....	500 00	500	500
United States 2d Lib 4½s.....	500 00	500	500
2d Lib 4½s.....	1,000 00	1,000	1,000
4th Lib 4½s.....	3,500 00	3,500	3,500
4th Lib 4½s.....	5,227 05	5,500	5,227
Victory 4½s.....	5,000 00	5,000	5,000
Victory 4½s.....	4,995 63	5,000	4,996
4th Lib 1926 4½s.....	2,555 80	4,000	3,556
Fifth Ave apartment N Y city 1931 6s.....	2,000 00	2,000	2,000
Linnard Hotel N Y city 1926 6s.....	1,000 00	1,000	1,000
Natl Assn Bldg N Y city 1929 6s.....	2,000 00	2,000	2,000
A T & T conv 1925 6s.....	4,968 75	5,000	5,000
Western Elec conv 1925 7s.....	4,931 25	5,000	4,950
United States ctf of indebtedness 6s.....	2,000 00	2,000	2,000
<b>Totals</b> .....	<b>\$55,678 48</b>	<b>\$56,600</b>	<b>\$55,162</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Nearly all except Greater New York and Long Island.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by president, agents and special agents.

By whom are losses adjusted? President and adjusters.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 34 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Company's experience and board rates.

What officer or officers make such rates? Secretary and executive committee.

What officer or officers pass on character or risks? Secretary.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, treasurer, \$40,000.

Does corporation require bonds from its agents? Yes, \$200 to \$1,500.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

UTICA FIRE INSURANCE COMPANY OF ONEIDA  
COUNTY, N. Y.

UTICA, N. Y.

[Organized November, 1908]

W. HENRY START, President

H. A. ACKROYD, Secretary

**INCOME**

Gross premiums written.....	\$48,562 85	
Deduct gross amount paid for return premiums .....	2,084 20	
	<hr/>	
Total premiums .....		\$46,478 65
Interest on:		
Deposits in banks.....	\$113 54	
Bonds .....	2,145 89	
Mortgage loans.....	240 00	
	<hr/>	
Total .....		2,499 43
		<hr/>
Total Income .....		\$48,978 08
Ledger Assets December 31, 1919 .....		62,097 63
		<hr/>
Total .....		\$111,075 71

**DISBURSEMENTS**

Net amount paid policyholders for losses.....		\$14,736 97
Commissions, brokerage and contingent commission.....		10,203 64
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....		2,773 00
Rent .....		315 00
Advertising, printing and stationery.....		875 89
Postage, telegrams, telephone and express.....		519 38
Furniture and fixtures.....		16 25
Expense of adjustment and settlement of losses.....		306 35
Inspections and surveys.....		143 42
State association .....		1,098 65
Government taxes .....		575 46
National Board of Underwriters.....		25 00
		<hr/>
Total Disbursements .....		\$31,589 01

Balance .....		<hr/> <hr/> \$79,486 70
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**LEDGER ASSETS**

Mortgage loans .....		\$4,000 00
Book value of bonds.....		58,407 65
Deposits in trust companies and banks not on interest.....		7,232 33
Deposits in trust companies and banks on interest.....		3,000 00
Agents' balances representing business written on and after October 1, 1920.....		6,597 89
Agents' balances representing business written prior to October 1, 1920.....		248 83
		<hr/>
Total .....		\$79,486 70

## NON-LEDGER ASSETS

Interest due and accrued on:

Mortgages .....	\$120 00
Bonds .....	292 71

Total .....	412 71
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Gross Assets .....	\$79,899 41
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## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920.....	\$248 83
Book value of ledger assets over market value.....	2,493 75

Total .....	2,742 58
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Total Admitted Assets .....	\$77,156 83
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## LIABILITIES

Unpaid losses unadjusted.....	\$3,475 00
Unearned premiums .....	26,947 92
December tax on premiums.....	37 49

Total Liabilities .....	\$30,460 41
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Excess of Assets over Liabilities .....	\$46,696 42
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## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	5,505	\$5,741,985
Written or renewed in 1920.....	5,090	4,869,409
Totals .....	10,595	\$10,611,394
Deduct expirations and cancellations.....	4,226	3,433,450
Net amount in force December 31, 1920.....	6,369	\$7,177,944

## BONDS OWNED

	Book value	Par value	Market value
Chicago Rock Island & Pacific 1st rdg 1934 4s.....	\$4,492 75	\$5,000	\$3,500
Chicago & Alton 1st rdg 1949 2s.....	1,462 50	2,000	980
Southern Pacific 1st rdg 1865 4s.....	4,745 00	5,000	4,000
Equitable Gas & Elec Co Utica 1st rdg 1942 5s.....	5,130 00	5,000	4,350
Peoples Railway of Syracuse 1st rdg 1921 5s.....	5,037 50	5,000	5,000
United States 3d Lib 4½s.....	9,659 20	10,000	9,000
3d Lib 4½s.....	4,917 20	5,000	4,917
4th Lib 4½s.....	5,000 00	5,000	5,000
Watertown Light & Power Co 1959 5s.....	4,675 00	5,000	4,350
Southern Pacific equip trust ser E 1927 7s.....	997 50	1,000	997
Con Water Co Utica 1st mtg 1930 5s.....	5,980 00	7,000	6,370
Utica Gas & Electric Co 1957 5s.....	3,900 00	5,000	4,250
Cons Water Co Utica 1930 5s.....	2,400 00	3,000	2,550
Totals .....	\$58,407 65	\$63,000	\$55,914

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Thirty-six.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by manager and special inspector.

By whom are losses adjusted? Manager and employed adjuster.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 34.5 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Schedule and percentage of board rates.

What officer or officers make such rates? Manager.

What officer or officers pass on character of risks? Manager.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, secretary, \$1,000; treasurer, \$10,000.

Does corporation require bonds from its agents? No.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.



**WEST SENECA MUTUAL FIRE INSURANCE  
ASSOCIATION**

GARDENVILLE, N. Y.

[Organized April, 1894]

HENRY N. FRIER, President

CHAS. C. BROWN, Secretary

<b>INCOME</b>	
Gross premiums written.....	\$3,316 18
Deduct gross amount paid for return premiums .....	70 69
<b>Total premiums</b> .....	<b>\$3,245 49</b>
Interest on deposits in banks.....	270 57
<b>Total Income</b> .....	<b>\$3,516 06</b>
<b>Ledger Assets December 31, 1919</b> .....	<b>7,330 70</b>
<b>Total</b> .....	<b>\$10,846 76</b>
<b>DISBURSEMENTS</b>	
Net amount paid policyholders for losses.....	\$796 37
Commissions and brokerage.....	172 23
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	530 00
Rent .....	25 00
Advertising, printing and stationery.....	165 05
Postage, telegrams, telephone and express.....	16 09
Miscellaneous .....	124 84
<b>Total Disbursements</b> .....	<b>\$1,729 58</b>
<b>Balance</b> .....	<b>\$9,017 18</b>
<b>LEDGER ASSETS</b>	
Cash in company's office.....	\$114 40
Deposits in trust companies and banks on interest.....	8,441 83
Uncollected premiums, 1919.....	460 95
<b>Total</b> .....	<b>\$9,017 18</b>
<b>DEDUCT ASSETS NOT ADMITTED</b>	
Balances representing business written prior to October 1, 1920 .....	460 95
<b>Total Admitted Assets</b> .....	<b>\$8,556 23</b>
<b>LIABILITIES</b>	
Unearned premiums .....	\$3,071 17
<b>Excess of Assets over Liabilities</b> .....	<b>\$5,485 06</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	423	\$588,080
Written or renewed in 1920.....	229	360,927
<b>Totals</b> .....	<b>652</b>	<b>\$949,007</b>
Deduct expirations and cancellations.....	149	239,559
<b>Net amount in force December 31, 1920.....</b>	<b>503</b>	<b>\$709,448</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? One.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by committee appointed by directors.

By whom are losses adjusted? Committee appointed by president.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 31 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Dwellings as a basis; others, nature of business; location.

What officer or officers make such rates? Directors.

What officer or officers pass on character of risks? Directors.

Do such officer or officers receive any commission? On new risks only.

Are officers bonded? Yes, secretary, \$500; treasurer, \$5,000.

Does corporation require bonds from its agents? Have no agents.

Are all the mortgages held by the corporation first liens on improved real property in this state? Have none.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

## THE WOODSTOCK MUTUAL FIRE INSURANCE ASSOCIATION

WOODSTOCK, N. Y.

[Organized May, 1893]

OSCAR W. MOSHER, President

C. L. SHUMWELT, Secretary

INCOME	
Gross premiums written.....	\$1,754 78
Deduct gross amount paid for return premiums	14 73
<b>Total premiums</b> .....	<b>\$1,740 <sup>05</sup></b>
Interest on deposits in banks.....	358 <sup>43</sup>
<b>Total Income</b> .....	<b>\$2,098 48</b>
Ledger Assets December 31, 1919 .....	9,524 44
<b>Total</b> .....	<b>\$11,622 92</b>

### DISBURSEMENTS

Net amount paid policyholders for losses .....	\$1,200 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	312 00
Rent .....	3 00
Advertising, printing and stationery.....	54 35
Postage, telegrams, telephone and express.....	12 00
Inspections and surveys.....	16 00
Miscellaneous .....	5 42
<b>Total Disbursements</b> .....	<b>\$1,603 67</b>

<b>Balance</b> .....	<b>\$10,019 25</b>
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### LEDGER ASSETS

Cash in company's office.....	\$11 88
Deposits in trust companies and banks on interest.....	10,007 37
<b>Total</b> .....	<b>\$10,019 25</b>

### LIABILITIES

Unearned premiums .....	1,862 35
<b>Excess of Assets over Liabilities</b> .....	<b>\$8,156 90</b>

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	512	\$815,340
Written or renewed in 1920.....	149	233,571
<b>Totals</b> .....	<b>661</b>	<b>\$848,911</b>
Deduct expirations and cancellations.....	143	188,679
<b>Net amount in force December 31, 1920</b> .....	<b>518</b>	<b>\$660,232</b>

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? One.

Does corporation classify its risks? No.

Are risks inspected? Yes, by directors and secretary.

By whom are losses adjusted? President, secretary and nearest director.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year?  $23\frac{1}{8}$  per cent.

Does surplus exceed 1 per cent. of amount of insurance in force? Yes.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Fixed at annual meeting.

What officer or officers make such rates? All members of the company.

What officer or officers pass on character of risks? Executive committee.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, treasurer, \$1,000; secretary, \$1,000.

Does corporation require bonds from its agents? Have no agents.

Are all the mortgages held by the corporation first liens on improved real property in this state? Have none.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

## WYOMING VALLEY FIRE INSURANCE COMPANY

WARSAW, N. Y.

[Organized February, 1892]

A. N. PECKHAM, President

W. W. SMALLWOOD, Secretary

INCOME	
Gross premiums written.....	\$67,276 56
Deduct gross amount paid for return premiums .....	4,714 64
<b>Total premiums .....</b>	<b>\$62,561 92</b>
Interest on:	
Deposits in banks.....	\$494 79
Bonds and stocks.....	1,321 14
Mortgage loans .....	149 00
Other sources .....	7 11
<b>Total .....</b>	<b>1,972 04</b>
<b>Total Income .....</b>	<b>\$64,533 96</b>
<b>Ledger Assets December 31, 1919 .....</b>	<b>63,312 25</b>
<b>Total .....</b>	<b>\$127,846 21</b>

## DISBURSEMENTS

Net amount paid policyholders for losses.....	\$24,440 90
Commissions and brokerage.....	12,858 86
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	5,055 00
Rent .....	127 50
Advertising, printing and stationery.....	877 59
Postage, telegrams, telephone and express.....	307 00
Furniture and fixtures.....	293 46
Maps and corrections thereon.....	1 96
Expense of adjustment and settlement of losses, including \$517.30 legal expenses connected therewith.....	986 50
Inspections and surveys.....	20 80
Miscellaneous .....	245 87
Association dues and fees.....	943 07
Traveling .....	160 90
Internal revenue tax .....	631 79
<b>Total Disbursements .....</b>	<b>\$46,951 20</b>
<b>Balance .....</b>	<b>\$80,895 01</b>

## LEDGER ASSETS

Mortgage loans .....	\$5,500 00
Book value of bonds.....	37,146 50
Deposits in trust companies and banks on interest.....	28,035 39
Agents' balances representing business written on and after October 1, 1920.....	9,248 49
Agents' balances representing business written prior to October 1, 1920.....	964 63
<b>Total .....</b>	<b>\$80,895 01</b>

## NON-LEDGER ASSETS

## Interest accrued on:

Mortgages .....	\$182 90	
Other assets.....	68 00	
Total .....		250 90
Gross Assets .....		\$81, 145 91

## DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1920.....	\$964 63	
Book value of ledger assets over market value.....	2, 442 50	
Total .....		3, 407 13
Total Admitted Assets .....		\$77, 738 78

## LIABILITIES

Unpaid losses:		
Adjusted and unpaid, not due.....	\$3, 081 00	
Resisted .....	1, 825 00	
Total unpaid losses.....		\$4, 906 00
Unearned premiums .....		41, 928 96
Total Liabilities .....		\$46, 834 96
Excess of Assets over Liabilities .....		\$30, 903 82

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	6, 696	\$10, 540, 848
Written or renewed in 1920.....	6, 054	8, 841, 272
Totals .....	12, 750	\$19, 382, 120
Deduct expirations and cancellations.....	5, 242	7, 011, 979
Net amount in force December 31, 1920.....	7, 508	\$12, 370, 141

## BONDS OWNED

	Book value	Par value	Market value
United States 3d Lib conv 1928 4½s.....	\$4, 000 00	\$4, 000	\$3, 518
4th Lib conv 1938 4½s.....	10, 000 00	10, 000	8, 520
5th Lib 1923 4½s.....	10, 000 00	10, 000	9, 550
war savings stamps 1923 4s.....	828 00	1, 000	896
Detroit Edison 1st & ref 1940 6s.....	2, 670 00	3, 000	2, 670
United States 5th Victory 1923 4½s.....	9, 648 50	10, 000	9, 550
Totals .....	\$37, 146 50	\$38, 000	\$34, 704

## GENERAL INTERROGATORIES

In how many counties is corporation transacting business? Fifty-eight.

Does corporation classify its risks? Yes.

Are risks inspected? Yes, by agents.

By whom are losses adjusted? President, manager and official adjuster.

What was ratio or percentage of expense of management to premium income after deducting from such expense any expenses incurred in the inspection of risks and the adjustment of losses and legal expenses connected therewith, during year? 34.4 per cent.

Does surplus exceed 1 per cent of amount of insurance in force? No.

Did corporation pay or allow a refund or dividend to its policyholders during the year 1920? No.

Has corporation placed reinsurance with any other corporation or reinsured any other corporation's risks during the year 1920? No.

Has corporation now in force:

Policy for more than \$5,000 on one risk? No.

Policies in excess of \$15,000 in any one block or square in business portion of any city or village? No.

Policy for more than \$2,000 in the business section of any city or village without water protection? No.

Policies in excess of \$7,000 in any block or square in business portion of a village without water protection? No.

In business section of any city or village over 1 per cent of total amount of insurance in force? No.

Did corporation levy an assessment during the year 1920? No.

How does corporation arrive at premium rate to be charged on various risks? Schedule, experience and about 80 per cent of board rates.

What officer or officers make such rates? Executive committee.

What officer or officers pass on character of risks? Secretary and manager.

Do such officer or officers receive any commission? No.

Are officers bonded? Yes, secretary, \$10,000; treasurer, \$15,000.

Does corporation require bonds from its agents? Yes, some of them.

Are all the mortgages held by the corporation first liens on improved real property in this state? Yes.

Has any officer or director of the corporation received any commission, fee or other thing of value in connection with any investment or loan made by the corporation during the year 1920? No.

Has any such officer or director been pecuniarily interested in or the beneficiary of any investment or loan made or granted by the corporation during the year 1920? No.

Is any officer or director interested in or the beneficiary of any investment or loan made or granted by the corporation prior to the year 1920, which is now outstanding? No.

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COUNTY ASSESSMENT COMPANIES

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[ 599 ]





**ALLEGANY COUNTY FARMERS' CO-OPERATIVE  
FIRE INSURANCE COMPANY**

BELMONT, N. Y.

[Commenced business April, 1887]

T. B. BURDICK, President

L. C. ALLEN, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$2,685 25
Policy, survey or membership fees.....	781 16
Assessments received .....	18,957 74
Borrowed money .....	7,700 00
<b>Total Income .....</b>	<b>\$30,124 15</b>
Balance on hand December 31, 1919.....	2,422 12
<b>Total .....</b>	<b>\$32,546 27</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$16,712 94
Expense of adjustment and settlement of losses.....	235 28
Officers' salaries and fees.....	1,000 00
Directors' fees and expenses.....	132 00
Office expenses, clerk hire, etc.....	225 00
Advertising, printing and stationery.....	221 62
Postage .....	149 24
Fees paid to agents or directors for taking applications.....	3,186 25
Returns to policyholders other than loss payments.....	37 93
Borrowed money repaid and interest thereon (principal, \$8,050; interest, \$1,160).....	9,210 00
Miscellaneous, including \$125 moving safe; \$60 secretary's and treasurer's bond .....	189 50
<b>Total Disbursements .....</b>	<b>\$31,299 76</b>
<b>Balance .....</b>	<b>\$1,246 51</b>

**ASSETS**

Cash in office.....	\$585 85
Deposits in trust companies and banks not on interest.....	660 66
<b>Total Assets .....</b>	<b>\$1,246 51</b>

**LIABILITIES**

Gross losses and claims unpaid.....	\$2,800 00
Borrowed money unpaid.....	11,800 00
<b>Total Liabilities .....</b>	<b>\$14,600 00</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	2,734	\$6,642,750
Written or renewed in 1920.....	1,002	2,826,670
Totals .....	3,736	\$9,469,420
Deduct expirations and cancellations.....	967	2,187,820
In force December 31, 1920.....	2,769	\$7,281,600

## GENERAL INTERROGATORIES

Name the kind of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? Fifty cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$268.58; 1920, \$223.13.

Is property classified? Yes, rodded and non-rodded buildings.

Does corporation use different rates in making assessments on classified property? Yes, 25 per cent discount on rodded buildings.

For what term are policies written? Three years.

Are officers bonded? Yes, secretary, \$10,000; treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

AMERICAN CO-OPERATIVE FIRE INSURANCE  
COMPANY OF SULLIVAN AND ADJOINING  
COUNTIES

WOODRIDGE, N. Y.

[Commenced business July, 1920]

LOUIS M. LEVINE, President

BORIS FOGELSON, Secretary

INCOME

Advance payments (other than policy fees).....	\$2,014 85
Policy, survey or membership fees.....	558 00
Interest .....	28
Vacancy and building permits.....	66 55
Excess payments .....	77 75
Organization expenses .....	91 00
<b>Total Income .....</b>	<b>\$2,808 43</b>

DISBURSEMENTS

Amount of losses paid.....	\$12 50
Officers' salaries and fees.....	360 00
Office expenses, clerk hire, etc.....	288 49
Advertising, printing and stationery.....	267 24
Postage .....	56 66
Fees paid to agents or directors for taking applications.....	330 00
Returns to policyholders other than loss payments.....	10 20
Excess payments returned .....	77 75
Organization expenses .....	40 77
<b>Total Disbursements .....</b>	<b>\$1,443 61</b>

**Balance .....** **\$1,364 82**

ASSETS

Deposits in trust companies and bank not on interest..... **\$1,364 82**

EXHIBIT OF POLICIES

	Number	Amount
Written or renewed in 1920.....	278	\$700,250
Deduct expirations and cancellations.....	13	33,700
<b>In force December 31, 1920.....</b>	<b>265</b>	<b>\$666,550</b>

GENERAL INTERROGATORIES

Name the kind of property insured. Farm and personal property.

What policy or survey fee does policyholder pay at issuance of policy?  
Two dollars.

What "percentage" per \$100 of insurance does policyholder pay at issuance  
of policy? Ten cents.

Is property classified? Yes; class 1, dwellings with less than ten rooms; class 2, dwellings with ten to twenty rooms; class 3, dwellings with twenty to thirty-five rooms; class 4, dwellings with over thirty-five rooms.

Does corporation use different rates in making assessments on classified property? Yes; class 1, flat rates; class 2, twice flat rate; class 3, three times flat rate; class 4, four times flat rate.

For what term are policies written? One to five years.

Are officers bonded? Yes, secretary, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors and agents.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$3,000.

AUBURN MUTUAL FIRE INSURANCE COMPANY  
OF CAYUGA COUNTY\*

AUBURN, N. Y.

[Commenced business January, 1907]

WM. S. LEE, President

W. L. GLANVILLE, Secretary

INCOME

Advance payments (other than policy fees).....	\$151 95
Policy, survey or membership fees.....	53 96
Assessments received .....	9 37
<b>Total Income</b> .....	<b>\$215 28</b>
Balance on hand December 31, 1919.....	48 63
<b>Total</b> .....	<b>\$263 91</b>

DISBURSEMENTS

Amount of losses paid .....	\$6 00
Officers' salaries and fees.....	21 08
Directors' fees and expenses.....	57 50
Office expenses, clerk hire, etc.....	55 02
Advertising, printing and stationery.....	1 25
Postage .....	1 00
Fees paid to agents or directors for taking applications.....	71 42
Returns to policyholders other than loss payments.....	9 60
Miscellaneous .....	6 00
<b>Total Disbursements</b> .....	<b>\$228 87</b>

Balance .....	<b>\$35 04</b>
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ASSETS

Cash in office .....	\$10 14
Deposits in trust companies and banks not on interest.....	24 90
<b>Total Assets</b> .....	<b>\$35 04</b>

LIABILITIES

Officers' expenses .....	\$30 00
Directors' fees .....	45 00
<b>Total Liabilities</b> .....	<b>\$75 00</b>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	180	\$166,695
Written or renewed in 1920.....	52	48,633
<b>Totals</b> .....	<b>232</b>	<b>\$215,328</b>
Deduct expirations and cancellations.....	64	60,878
<b>In force December 31, 1920.....</b>	<b>168</b>	<b>\$154,450</b>

\* Company discontinued business as of March 1, 1921 by cancelling all outstanding policies and paying all outstanding claims.

## GENERAL INTERROGATORIES

Name the kinds of property insured? Property other than manufacturing, mercantile and hotel.

What policy or survey fee does policyholder pay at issuance of policy? Varies according to amount of insurance.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents for each year of the policy.

State amount, if any, of unpaid assessments levied during the year 1919? None; 1920, none.

Is property classified? Yes; property with water protection and property without water protection.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? One and three years.

Are officers bonded? Yes, secretary, \$500; treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by agents.

By whom are losses adjusted? Small losses, by executive committee; large losses by board of directors.

What is the largest amount insured in any one hazard? \$2,000.

THE BROOME COUNTY FARMERS' FIRE RELIEF ASSOCIATION

NINEVEH, N. Y.

[Commenced business April 1887]

S. A. HOLCOMB, President

V. N. CASS, Secretary

INCOME

Advance payments (other than policy fees) .....	\$653 49
Policy, survey or membership fees .....	564 00
Assessments received .....	9,214 18
Borrowed money .....	4,000 00
<b>Total Income</b> .....	<b>\$14,431 87</b>
Balance on hand December 31, 1919 .....	563 18
<b>Total</b> .....	<b>\$14,994 85</b>

DISBURSEMENTS

Amount of losses paid .....	\$4,212 16
Expense of adjustment and settlement of losses .....	139 41
Officers' salaries and fees .....	140 89
Directors' fees and expenses .....	158 30
Office expenses, clerk hire, etc .....	889 16
Advertising, printing and stationery .....	145 80
Postage .....	100 06
Fees paid to agents or directors, for taking applications .....	564 00
Returns to policyholders other than loss payments .....	3 70
Borrowed money repaid and interest thereon (principal, \$6,000; interest, \$281.99) .....	6,281 99
Miscellaneous including \$41.25 collection of assessments .....	56 25
<b>Total Disbursements</b> .....	<b>\$12,691 52</b>
<b>Balance</b> .....	<b>\$2,303 33</b>

ASSETS

Cash in office .....	\$2,303 33
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	1,390	\$3,159,905
Written or renewed in 1920 .....	564	1,520,798
<b>Totals</b> .....	<b>1,954</b>	<b>\$4,680,703</b>
Deduct expirations and cancellations .....	512	1,047,337
<b>In force December 31, 1920</b> .....	<b>1,442</b>	<b>\$3,633,366</b>



## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools and creameries and other property not more hazardous.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty-four and thirty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$986.03.

Is property classified? Yes; first class, all rodged buildings; second class, all other property.

Does corporation use different rates in making assessments on classified property? Yes; second class, flat rate; first class, 80 per cent. of flat rate.

For what term are policies written? Three years.

Are officers bonded? Yes, secretary, \$5,000; treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? President and secretary.

What is the largest amount insured in any one hazard? \$7,000.

## THE BROOME COUNTY PATRONS' FIRE RELIEF ASSOCIATION

HAWLEYTON, N. Y.

[Commenced business June, 1890]

DUANE BARNES, President

E. M. JAYCOX, Secretary

### INCOME

Advance payments (other than policy fees).....	\$755 53
Policy, survey or membership fees.....	281 00
Assessments received .....	5,668 68
Interest .....	39 87
Miscellaneous .....	31 67
<b>Total Income .....</b>	<b>\$6,776 75</b>
Balance on hand December 31, 1919.....	4,111 02
<b>Total .....</b>	<b>\$10,887 77</b>

### DISBURSEMENTS

Amount of losses paid.....	\$8,665 30
Expense of adjustment and settlement of losses.....	16 00
Officers' salaries and fees.....	512 00
Directors' fees and expenses.....	85 71
Advertising, printing and stationery.....	38 94
Fees paid to agents or directors, for taking applications.....	281 00
Postage .....	64 23
Miscellaneous .....	9 65
Interest on unpaid claim.....	81 00
<b>Total Disbursements .....</b>	<b>\$9,763 83</b>
<b>Balance .....</b>	<b>\$1,123 94</b>

### ASSETS

Cash in office.....	\$618 50
Deposits in trust companies and banks on interest.....	515 35
<b>Total Assets .....</b>	<b>\$1,133 94</b>

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	1,098	\$2,235,770
Written or renewed in 1920.....	281	755,798
<b>Totals .....</b>	<b>1,379</b>	<b>\$2,991,568</b>
Deduct expirations and cancellations.....	201	358,514
<b>In force December 31, 1920.....</b>	<b>1,178</b>	<b>\$2,633,054</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Detached farm property, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1919? \$252.53; 1920, \$2,563.20.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes, treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$5,000.

**CALICOON AGRICULTURAL MUTUAL FIRE RELIEF  
ASSOCIATION OF SULLIVAN COUNTY**

KENOZA LAKE, N. Y.

[Commenced business November, 1878]

EDWARD HOMER, President

EDWARD C. NEIGER, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$1,822 28
Policy, survey or membership fees .....	2,805 14
Assessments received .....	14,603 05
Miscellaneous .....	7 51
Vacancy permits .....	648 16
Automobile permits .....	198 85
<b>Total Income .....</b>	<b>\$20,084 99</b>
<b>Balance on hand December 31, 1919.....</b>	<b>8,435 44</b>
<b>Total .....</b>	<b>\$28,520 43</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$10,678 64
Expense of adjustment and settlement of losses.....	180 30
Officers' salaries and fees .....	1,200 00
Directors' fees and expenses .....	132 05
Office expenses, clerk hire, etc .....	30 35
Advertising, printing and stationery.....	124 90
Postage .....	137 42
Fees paid to agents or directors for taking applications.....	1,630 00
Returns to policyholders other than loss payments.....	350 61
Legal expenses .....	55 63
Miscellaneous, including \$82, moving safe; \$74.40, typewriter; \$28.13, expenses of delegate to central organization.....	188 53
<b>Total Disbursements .....</b>	<b>\$14,708 43</b>
<b>Balance .....</b>	<b>\$13,819 00</b>

**ASSETS**

Deposits in trust companies and banks not on interest.....	\$13,812 00
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	2,336	\$4,790,270
Written or renewed in 1920.....	652	1,343,375
<b>Totals .....</b>	<b>2,988</b>	<b>\$6,133,645</b>
Deduct expirations and cancellations.....	701	1,432,663
<b>In force December 31, 1920.....</b>	<b>2,287</b>	<b>\$4,700,982</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? First class, 11 1/9 cents; second class, 14 2/7 cents; third class, 20 cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? 27 3/4 cents on first class; 35 7/10 cents on second class; 50 cents on third class.

State amount, if any, of unpaid assessments levied during the year 1919? None; 1920, about \$100.

Is property classified? Yes; first class property at least 50 feet from other property; second class property less than 50 feet and more than 35 feet from other property and boarding houses accommodating less than forty guests; third class, boarding houses accommodating forty or more guests.

Does corporation use different rates in making assessments on classified property? Yes; varies different years.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary, \$500; treasurer, \$2,500.

Does the corporation obtain bonds from its directors or agents? Yes, \$250.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Committee of directors.

What is the largest amount insured in any one hazard? \$4,000.

**THE CATTARAUGUS COUNTY CO-OPERATIVE  
FARMERS' FIRE RELIEF ASSOCIATION**

EAST RANDOLPH, N. Y.

[Commenced business September, 1885]

J. M. ACKLEY, President

S. N. MILLER, Secretary

**INCOME**

Policy, survey or membership fees.....	\$1,185 00
Assessments received .....	36,226 39
<b>Total Income</b> .....	<b>\$37,411 39</b>
Balance on hand December 31, 1919 .....	25,542 56
<b>Total</b> .....	<b>\$62,953 95</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$20,411 53
Expense of adjustment and settlement of losses.....	593 26
Officers' salaries and fees.....	1,658 33
Directors' fees and expenses.....	389 92
Office expenses, clerk hire, etc.....	971 77
Advertising, printing and stationery.....	205 20
Postage .....	184 93
Fees paid to agents or directors for taking applications.....	2,974 02
Returns to policyholders other than loss payments.....	1,083 81
Miscellaneous .....	6 00
Adding machine .....	245 00
<b>Total Disbursements</b> .....	<b>\$38,723 77</b>
<b>Balance</b> .....	<b>\$24,230 18</b>

**ASSETS**

Cash in office.....	\$28 62
Deposits in trust companies and banks not on interest.....	\$34,201 56
<b>Total Assets</b> .....	<b>\$34,230 18</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	3,613	\$7,653,340
Written or renewed in 1920.....	790	2,117,475
<b>Totals</b> .....	<b>4,403</b>	<b>\$9,770,815</b>
Deduct expirations and cancellations.....	780	1,621,740
<b>In force December 31, 1920</b> .....	<b>3,623</b>	<b>\$8,149,075</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached village dwellings, churches and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Forty-five cents.

State amount, if any, of unpaid assessments levied during the year 1919? \$20.31; 1920, \$1,814.55.

Is property classified? Yes; first class, all property except barns, protected by lightning rods; second class, barns so protected.

Does corporation use different rates in making assessments on classified property? Yes; first class, flat rate; second class, seventy-five per cent. of flat rate.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary-treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by solicitors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

**THE CATTARAUGUS COUNTY PATRONS' FIRE  
RELIEF ASSOCIATION**

CONEWANGO, N. Y.

[Commenced business March, 1897]

H. A. BROOKS, President

CHARLES C. MASON, Secretary

**INCOME**

Policy, survey or membership fees.....	\$172 00
Assessments received .....	7,144 49
Borrowed money .....	1,000 00
Cancellation .....	8 75
<b>Total Income .....</b>	<b>\$8,325 24</b>
<b>Balance on hand December 31, 1919 .....</b>	<b>1,888 78</b>
<b>Total .....</b>	<b>\$10,214 02</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$3,145 00
Expense of adjustment and settlement of losses.....	44 23
Officers' salaries and fees.....	500 00
Directors' fees and expenses.....	179 77
Advertising, printing and stationery.....	53 80
Postage .....	35 14
Fees paid to agents or directors for taking applications.....	243 87
Returns to policyholders other than loss payments.....	27 18
Borrowed money repaid and interest thereon (principal, \$1,000; interest, \$20.09).....	1,020 09
Miscellaneous .....	40
<b>Total Disbursements .....</b>	<b>\$5,249 48</b>
<b>Balance .....</b>	<b>\$4,964 54</b>

**ASSETS**

Deposits in trust companies and banks not on interest.....	\$4,964 54
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**LIABILITIES**

Claims resisted .....	\$610 00
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	749	\$2,157,389
Written or renewed in 1920.....	203	739,391
<b>Totals .....</b>	<b>952</b>	<b>\$2,896,780</b>
Deduct expirations and cancellations.....	264	712,420
<b>In force December 31, 1920.....</b>	<b>688</b>	<b>\$2,184,360</b>



## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and grange halls.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Thirty-five cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$80.18; 1920, \$355.81.

Is property classified? Yes; first class, protected by lightning rods; second class, not so protected.

Does corporation use different rates in making assessments on classified property? Yes; second class, flat rate; first class, nine-tenths of flat rate.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary, \$2,000; treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors and executive committee.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

## CAYUGA COUNTY FARMERS' INSURANCE COMPANY

AUBURN, N. Y.

[Commenced business January, 1882]

H. J. CALVERT, President

S. L. DEPEW, Secretary

### INCOME

Advance payments (other than policy fees).....	\$1,974 66
Policy, survey or membership fees.....	2,304 00
Assessments received .....	16,634 32
Borrowed money .....	10,500 00
<b>Total Income .....</b>	<b>\$31,412 98</b>
Balance on hand December 31, 1919.....	31 21
<b>Total .....</b>	<b>\$31,444 19</b>

### DISBURSEMENTS

Amount of losses paid.....	\$12,662 11
Expense of adjustment and settlement of losses.....	377 13
Officers' salaries and fees.....	969 50
Directors' fees and expenses.....	956 54
Office expenses, clerk hire, etc.....	706 79
Advertising, printing and stationery.....	537 00
Postage .....	270 35
Fees paid to agents or directors for taking applications.....	2,304 00
Returns to policyholders other than loss payments.....	54 64
Borrowed money repaid and interest thereon (principal, \$11,800; interest, \$693.32).....	12,493 32
Miscellaneous .....	40 44
<b>Total Disbursements .....</b>	<b>\$31,371 82</b>
<b>Balance .....</b>	<b>\$73 37</b>

### ASSETS

Cash in office.....	\$72 37
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### LIABILITIES

Gross losses and claims unpaid.....	\$592 00
Borrowed money unpaid.....	5,300 00
Interest due and accrued on borrowed money.....	27 50
<b>Total Liabilities .....</b>	<b>\$5,919 50</b>

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	4,113	\$9,434,251
Written or renewed in 1920.....	1,732	4,519,165
<b>Totals .....</b>	<b>5,845</b>	<b>\$13,953,416</b>
Deduct expirations and cancellations.....	1,333	2,722,585
<b>In force December 31, 1920.....</b>	<b>4,512</b>	<b>\$11,230,831</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured? Farm property, detached dwellings, schools and halls.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? One year, 8 cents; two years, 10 cents; three years, 12 cents; four and five years, 15 cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$4,570.18.

Is property classified? No.

For what term are policies written? One to five years.

Are officers bonded? Yes; secretary, \$1,000; treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Adjusting committee.

What is the largest amount insured in any one hazard? \$7,000.

**CAYUGA COUNTY PATRONS' FIRE RELIEF  
ASSOCIATION**

POPLAR RIDGE, N. Y.

[Commenced business July, 1877]

WILLIAM H. ROOT, President

CHAS. H. COOK, Secretary

**INCOME**

Advance payments (other than policy fees) .....	\$1,836 96
Policy, survey or membership fees .....	1,051 50
Assessments received .....	11,887 44
Interest .....	42 59
Borrowed money .....	5,300 00
<b>Total Income</b> .....	<b>\$20,118 49</b>
Balance on hand December 31, 1919 .....	990 58
<b>Total</b> .....	<b>\$21,099 07</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$9,601 63
Expense of adjustment and settlement of losses .....	144 68
Officers' salaries and fees .....	543 43
Directors' fees and expenses .....	197 97
Office expenses, clerk hire, etc .....	5 38
Advertising, printing and stationery .....	514 02
Postage .....	68 04
Fees paid to agents or directors for taking applications .....	1,051 50
Borrowed money repaid and interest thereon (principal, \$7,000; interest, \$222.50) .....	7,222 50
Miscellaneous .....	44 23
<b>Total Disbursements</b> .....	<b>\$19,393 36</b>
<b>Balance</b> .....	<b>\$1,705 69</b>

**ASSETS**

Cash in office .....	\$11 65
Deposits in trust companies and banks on interest .....	1,694 04
<b>Total Assets</b> .....	<b>\$1,705 69</b>

**LIABILITIES**

Gross losses and claims unpaid .....	\$3,000 00
Borrowed money unpaid .....	5,300 00
Interest due and accrued on borrowed money .....	51 50
<b>Total Liabilities</b> .....	<b>\$8,351 50</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	2,536	\$6,341,173
Written or renewed in 1920.....	649	2,001,461
Totals .....	3,185	\$8,342,634
Deduct expirations and cancellations.....	590	1,389,725
In force December 31, 1919.....	2,595	\$6,952,909

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50, and fifty cents for additional insurance.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? One-ninth of 1 per cent. for five-year policy; shorter policies in proportion.

What was the rate per \$100 of insurance on any assessments levied during the year 1920? Twenty cents.

State amount of unpaid assessments levied during 1919: \$250; 1920, \$175.

Is property classified? No.

For what term are policies written? One to five years.

Are officers bonded? Yes, secretary, \$3,000; treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$7,000.

**CENTRAL CITY CO-OPERATIVE FIRE INSURANCE  
COMPANY OF ONONDAGA COUNTY\***

SYRACUSE, N. Y.

[Commenced business March, 1901]

MYRON C. DARROW, President

ROBERT H. GERE, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$588 10
Policy, survey or membership fees.....	233 58
Assessments received .....	1,682 57
Interest .....	17 36
Borrowed money .....	1,500 00
<b>Total Income .....</b>	<b>\$4,021 61</b>
Balance on hand December 31, 1919 .....	1,494 81
<b>Total .....</b>	<b>\$5,516 42</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$2,277 64
Expense of adjustment and settlement of losses.....	40 26
Officers' salaries and fees.....	253 09
Directors' fees and expenses.....	30 46
Office expenses, clerk hire, etc.....	144 00
Advertising, printing and stationery.....	14 65
Postage .....	24 00
Fees paid to agents or directors for taking applications.....	246 43
Returns to policyholders other than loss payments.....	50 86
Borrowed money repaid and interest thereon (principal, \$1,500; interest, \$10.65).....	1,510 65
Legal expenses .....	21 50
Miscellaneous .....	15 41
<b>Total Disbursements .....</b>	<b>\$4,638 95</b>

Balance .....

	<b>\$887 47</b>
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**ASSETS**

Deposits in trust companies and banks on interest.....	\$887 47
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**LIABILITIES**

Commissions (estimated) .....	\$25 00
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	669	\$949,925
Written or renewed in 1920.....	167	238,150
<b>Totals .....</b>	<b>836</b>	<b>\$1,188,075</b>
Deduct expirations and cancellations.....	261	389,550
<b>In force December 31, 1920.....</b>	<b>575</b>	<b>\$798,525</b>

\* Company cancelled policies and liquidated business May, 1921.

## GENERAL INTERROGATORIES

Name the kinds of property insured. Water protected dwellings and contents.

What policy or survey fee does policyholder pay at issuance of policy? Varies according to class rating.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Does not exceed 1 per cent. of amount insured for each year of policy.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1919: \$150; 1920, \$150.

Is property classified? Yes; first class, dwelling occupied by owner; second class, tenant dwelling.

Does corporation use different rates in making assessments on classified property? Yes; 90 cents for property occupied by owners; \$1 for property occupied by tenant.

For what term are policies written? Three years.

Are officers bonded? Yes, secretary-treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors and agents.

By whom are losses adjusted? President and secretary.

What is the largest amount insured in any one hazard? \$2,500.

**THE CHAUTAUQUA COUNTY PATRONS' FIRE  
RELIEF ASSOCIATION**

ASHVILLE, N. Y.

[Commenced business August, 1877]

ALBERT A. VAN VLECK, President

JARED HEWES, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$1,644 00
Policy, survey or membership fees.....	7,208 74
Assessments received .....	30,541 86
<b>Total Income .....</b>	<b>\$39,394 60</b>
Balance on hand December 31, 1919 .....	18,707 18
<b>Total .....</b>	<b>\$58,101 78</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$32,449 42
Officers' salaries and fees.....	1,625 00
Directors' fees and expenses.....	4,372 01
Advertising, printing and stationery.....	184 40
Postage .....	104 42
Returns to policyholders other than loss payments.....	652 09
Miscellaneous including \$26.62 dues and expenses to central organization .....	177 12
<b>Total Disbursements .....</b>	<b>\$39,564 46</b>
<b>Balance .....</b>	<b>\$18,537 32</b>

**ASSETS**

Deposits in trust companies and banks not on interest.....	\$18,537 32
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	6,178	\$16,031,130
Written or renewed in 1920.....	1,644	5,125,353
<b>Totals .....</b>	<b>7,822</b>	<b>\$21,156,483</b>
Deduct expirations and cancellations.....	1,623	3,932,638
<b>In force December 31, 1920.....</b>	<b>6,199</b>	<b>\$17,223,845</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured. Farm property, city and village dwellings and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Eleven and one-ninth to sixteen and two-thirds cents.



What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? Yes, classified as to proximity to other property and as to tenancy,

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary, \$20,000; treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

## CHENANGO COUNTY PATRONS' FIRE RELIEF ASSOCIATION

NORWICH, N. Y.

[Commenced business January, 1884]

CHAS. S. HOLCOMB, President

HARMON A. WALWORTH, Secretary

### INCOME

Advance payments (other than policy fees).....	\$5,513 56
Assessments received .....	22,964 37
Borrowed money .....	2,000 00
Miscellaneous .....	14 95
<b>Total Income .....</b>	<b>\$30,492 88</b>
Balance on hand December 31, 1919 .....	3,689 84
<b>Total .....</b>	<b>\$34,182 72</b>

### DISBURSEMENTS

Amount of losses paid.....	\$16,445 81
Officers' salaries and fees.....	1,579 04
Directors' fees and expenses.....	1,848 96
Office expenses, clerk hire, etc.....	928 05
Advertising, printing and stationery.....	212 46
Postage .....	165 13
Returns to policyholders other than loss payments.....	42 13
Borrowed money repaid and interest thereon (principal, \$3,700; interest, \$100.15).....	3,800 15
Legal expenses .....	13 00
Miscellaneous .....	106 53
<b>Total Disbursements .....</b>	<b>\$25,141 26</b>
<b>Balance .....</b>	<b>\$9,041 46</b>

### ASSETS

Deposits in trust companies and banks on interest.....	\$9,041 46
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### LIABILITIES

Gross losses and claims unpaid.....	\$158 00
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	4,356	\$9,695,693
Written or renewed in 1920.....	904	2,438,101
<b>Totals .....</b>	<b>5,260</b>	<b>\$12,133,794</b>
Deduct expirations and cancellations.....	635	1,484,005
<b>In force December 31, 1920.....</b>	<b>4,625</b>	<b>\$10,649,789</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and contents and water protected dwellings.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy?  $\frac{2}{5}$  of 1 per cent. on owner's property and  $\frac{1}{2}$  of 1 per cent. on property occupied by tenant.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Thirty and twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$477.99.

Is property classified? Yes, first class, property occupied by owner; second class, property occupied by tenant.

Does corporation use different rates in making assessments on classified property? Yes, water protected property  $\frac{3}{8}$  of rate on property not so protected.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary-treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors and special agents.

By whom are losses adjusted? Usually secretary assisted by directors.

What is the largest amount insured in any one hazard? \$3,000.

THE CHERRY VALLEY, ROSEBOOM AND WESTFORD  
AND OTSEGO COUNTY CO-OPERATIVE  
INSURANCE COMPANY

CHERRY VALLEY, N. Y.

[Commenced business 1880]

MENZO DINGMAN, President

FRED J. GILDAY, Secretary

INCOME

Policy, survey or membership fees.....	\$420 80
Assessments received .....	2,598 46
Borrowed money .....	1,000 00
Accrued costs on surrendered and canceled policies.....	10 03
Collection bad debts.....	10 55
<b>Total Income .....</b>	<b>\$4,039 84</b>
Balance on hand December 31, 1919.....	574 59
<b>Total .....</b>	<b>\$4,614 43</b>

DISBURSEMENTS

Amount of losses paid.....	\$1,372 00
Expense of adjustment and settlement of losses.....	16 00
Officers' salaries and fees.....	850 00
Directors' fees and expenses.....	48 00
Office expenses, clerk hire, etc.....	243 65
Advertising, printing and stationery.....	17 00
Postage .....	23 95
Fees paid to agents or directors for taking applications.....	420 80
Borrowed money repaid and interest thereon (principal, \$1,000; interest, \$50).....	1,050 00
Miscellaneous .....	3 25
<b>Total Disbursements .....</b>	<b>\$4,044 65</b>

<b>Balance .....</b>	<b>\$569 78</b>
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ASSETS

Deposits in trust companies and banks not on interest.....	\$569 78
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LIABILITIES

Gross losses and claims unpaid.....	\$51 67
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	997	\$1,765,135
Written or renewed in 1920.....	264	569,630
<b>Totals .....</b>	<b>1,261</b>	<b>\$2,334,765</b>
Deduct expirations and cancellations.....	262	459,930
<b>In force December 31, 1920.....</b>	<b>999</b>	<b>\$1,874,835</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.60.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Fifteen cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$32.36; 1920, \$44.26.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes, treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? Yes, double amount of assessment to be collected.

Are risks inspected? Yes, by agents.

By whom are losses adjusted? Appraisers appointed by directors.

What is the largest amount insured in any one hazard? \$7,000.

**THE CLINTON COUNTY NEW YORK PATRONS' FIRE  
RELIEF ASSOCIATION**

WADHAMS, N. Y.

[Commenced business May, 1908]

H. C. HAYFORD, President

R. W. EGGLESTON, Secretary

**INCOME**

Advance payments (other than policy fees) .....	\$6,804 44
Policy, survey or membership fees .....	1,136 00
Assessments received .....	16,489 27
Miscellaneous .....	42 96
<b>Total Income</b> .....	<b>\$24,472 67</b>
Balance on hand December 31, 1919 .....	13,696 54
<b>Total</b> .....	<b>\$38,169 21</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$20,710 38
Expense of adjustment and settlement of losses .....	375 12
Officers' salaries and fees .....	1,208 88
Directors' fees and expenses .....	710 87
Office expenses, clerk hire, etc. ....	10 00
Advertising, printing and stationery .....	120 34
Postage .....	181 20
Fees paid to agents or directors for taking applications .....	1,136 00
Returns to policyholders other than loss payments .....	269 77
Legal expenses .....	1 00
Miscellaneous .....	95 43
<b>Total Disbursements</b> .....	<b>\$24,818 99</b>
<b>Balance</b> .....	<b>\$13,350 22</b>

**ASSETS**

Deposits in trust companies and banks not on interest .....	\$13,350 22
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**LIABILITIES**

Gross losses and claims unpaid .....	\$350 00
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919 .....	2,763	\$6,267,415
Written or renewed in 1920 .....	1,136	2,733,530
<b>Totals</b> .....	<b>3,899</b>	<b>\$9,000,945</b>
Deduct expirations and cancellations .....	938	2,004,415
<b>In force December 31, 1920</b> .....	<b>2,961</b>	<b>\$6,996,530</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings and grange halls.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? One-quarter of 1 per cent on three-year risks; pro rata for shorter term.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$145.

Is property classified? No.

For what term are policies written? One to three years.

Are officers bonded? Yes, secretary, \$5,000; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Secretary and directors.

What is the largest amount insured in any one hazard? \$5,000.

**THE CO-OPERATIVE FIRE INSURANCE COMPANY  
OF SULLIVAN AND ADJOINING COUNTIES**

WOODRIDGE, N. Y.

[Commenced business April, 1913]

PHILIP GOLDSTEIN, President

BORIS FOGELSON, Secretary

**INCOME**

Advance payments (other than policy fees) .....	\$6,621 24
Policy, survey or membership fees .....	1,202 00
Assessments received .....	29,562 24
Interest .....	529 09
Borrowed money .....	6,000 00
Miscellaneous .....	620 17
War relief funds, \$1,379.19; federation dues, \$338.50 .....	1,717 69
Vacancy and building permits .....	597 65
<b>Total Income</b> .....	<b>\$46,850 08</b>
Balance on hand December 31, 1919 .....	10,946 83
<b>Total</b> .....	<b>\$57,796 91</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$22,272 35
Expense of adjustment and settlement of losses .....	118 10
Officers' salaries and fees .....	1,625 00
Directors' fees and expenses .....	1,009 76
Office expenses, clerk hire, etc. ....	1,512 87
Advertising, printing and stationery .....	534 77
Postage .....	175 15
Fees paid to agents or directors for taking applications .....	1,701 00
Returns to policyholders other than loss payments .....	359 80
Borrowed money repaid and interest thereon (principal, \$11,000; interest, \$185.33) .....	11,185 33
Legal expenses .....	25 00
Miscellaneous, including \$1,650.50 war relief fund; \$320.50 federation dues returned .....	2,593 74
<b>Total Disbursements</b> .....	<b>\$43,112 87</b>
<b>Balance</b> .....	<b>\$14,684 04</b>

**ASSETS**

Deposits in trust companies and banks not on interest .....	\$684 04
Deposits in trust companies and banks on interest .....	6,000 00
Liberty bonds .....	8,000 00
<b>Total Assets</b> .....	<b>\$14,684 04</b>

**LIABILITIES**

Gross losses and claims unpaid .....	\$4,975 00
Miscellaneous .....	48 24
<b>Total Liabilities</b> .....	<b>\$5,023 24</b>



## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	806	\$2,610,210
Written or renewed in 1920.....	592	2,344,160
<b>Totals</b> .....	<b>1,398</b>	<b>\$4,954,360</b>
Deduct expirations and cancellations.....	415	1,286,670
<b>In force December 31, 1920.....</b>	<b>983</b>	<b>\$3,667,690</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and creameries.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? First class, 33 cents; second class, 66 cents; third class, 99 cents; fourth class, \$1.32.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$309.90.

Is property classified? Yes, first, second and third class, houses varying according to size; fourth class, creameries.

Does corporation use different rates in making assessments on classified property? Yes, first class, flat rate; second class, twice flat rate; third class, three times first class; fourth class, four times first class.

For what term are policies written? One to five years.

Are officers bonded? Yes, secretary, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$4,000.

THE CO-OPERATIVE FIRE INSURANCE COMPANY  
OF WYOMING AND GENESEE COUNTIES

BATAVIA, N. Y.

[Commenced business February, 1892]

A. F. RICHLEY, President

G. G. DEXTER, Secretary

INCOME

Advance payments (other than policy fees).....	\$3,564 15
Assessments received .....	3,949 99
Interest .....	5 22
Miscellaneous .....	12 83
<b>Total Income .....</b>	<b>\$7,532 19</b>
Balance on hand December 31, 1919.....	687 30
<b>Total .....</b>	<b>\$8,219 49</b>

DISBURSEMENTS

Amount of losses paid.....	\$4,627 11
Expense of adjustment and settlement of losses.....	145 80
Officers' salaries and fees.....	488 00
Directors' fees and expenses.....	35 00
Office expenses, clerk hire, etc.....	40 70
Advertising, printing and stationery.....	55 82
Postage .....	142 68
Fees paid to agents or directors for taking applications.....	1,710 24
Returns to policyholders other than loss payments.....	45 07
Telephone charges .....	67 95
<b>Total Disbursements .....</b>	<b>\$7,356 35</b>
<b>Balance .....</b>	<b>\$861 14</b>

ASSETS

Deposits in trust companies and banks not on interest.....	\$861 14
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	1,278	\$1,822,655
Written or renewed in 1920.....	488	942,741
<b>Totals .....</b>	<b>1,766</b>	<b>\$2,765,396</b>
Deduct expirations and cancellations.....	326	167,615
<b>In force December 31, 1920.....</b>	<b>1,440</b>	<b>\$2,597,781</b>

GENERAL INTERROGATORIES

Name the kinds of property insured? Farm property, village and city detached dwellings, churches, schools and other buildings not more hazardous.  
What policy or survey fee does policyholder pay at issuance of policy?  
None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twenty-five per cent of estimated premium.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? One time the policy fee.

State amount, if any, of unpaid assessments levied during the year 1919. \$30; 1920, \$236.70.

Is property classified? Yes, various classifications.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three years.

Are officers bonded? Yes, secretary-treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors and agents.

By whom are losses adjusted? President or secretary.

What is the largest amount insured in any one hazard? \$5,000.

**CORTLAND COUNTY PATRONS' FIRE RELIEF  
ASSOCIATION**

CORTLAND, N. Y.

[Commenced business January, 1882]

H. D. PARKER, President

N. F. WEBB, Secretary

**INCOME**

Advance payments (other than policy fees) .....	\$1,200 73
Policy, survey or membership fees .....	363 00
Assessments received .....	8,120 57
Borrowed money .....	3,767 04
<b>Total Income</b> .....	<b>\$13,451 34</b>
Balance on hand December 31, 1919 .....	4,618 04
<b>Total</b> .....	<b>\$18,069 38</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$9,606 17
Expense of adjustment and settlement of losses .....	170 80
Officers' salaries and fees .....	599 94
Directors' fees and expenses .....	264 60
Advertising, printing and stationery .....	117 05
Postage .....	68 30
Fees paid to agents or directors for taking applications .....	363 00
Returns to policyholders other than loss payments .....	29 08
Borrowed money repaid and interest thereon (principal, \$3,767.04; interest, \$65.46) .....	3,832 50
Miscellaneous .....	3 75
<b>Total Disbursements</b> .....	<b>\$15,053 19</b>
<b>Balance</b> .....	<b>\$3,016 19</b>

**ASSETS**

Deposits in trust companies and banks not on interest .....	\$216 19
Deposits in trust companies and banks on interest .....	2,800 00
<b>Total Assets</b> .....	<b>\$3,016 19</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919 .....	1,580	\$3,994,310
Written or renewed in 1920 .....	363	1,215,610
<b>Totals</b> .....	<b>1,943</b>	<b>\$5,209,920</b>
Deduct expirations and cancellations .....	353	944,490
<b>In force December 31, 1920</b> .....	<b>1,590</b>	<b>\$4,265,430</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, grange halls and water protected dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Eight and one-third, ten and twelve and one-half cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$414.94.

Is property classified? Yes, class 1, protected property, rodged buildings and barns fifty feet or more from dwelling; class 2, barns less than fifty feet but more than twenty-five feet from dwelling.

Does corporation use different rates in making assessments on classified property? No.

For what terms are policies written? Five years.

Are officers bonded? Yes, president, double the assessment; treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? Yes, double the assessment.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? One to three directors.

What is the largest amount insured in any one hazard? \$7,000.

DELAWARE COUNTY PATRONS' AND FARMERS'  
FIRE RELIEF ASSOCIATION

SIDNEY CENTER, N. Y.

[Commenced business May, 1881]

W. A. GIFFORD, President

G. R. YOUNGS, Secretary

INCOME

Policy, survey or membership fees.....	\$331 00
Assessments received .....	5,291 35
<b>Total Income .....</b>	<b>\$5,622 35</b>
Balance on hand December 31, 1919.....	1,225 77
<b>Total .....</b>	<b>\$6,848 12</b>

DISBURSEMENTS

Amount of losses paid.....	\$3,092 50
Directors' fees and expenses.....	408 47
Advertising, printing and stationery.....	37 50
Postage .....	22 00
Fees paid to agents or directors, for taking applications.....	331 00
Borrowed money repaid and interest thereon (principal, \$1,000; interest \$49.16).....	1,049 16
<b>Total Disbursements .....</b>	<b>\$4,940 63</b>

Balance ..... \$1,907 49

ASSETS

Deposits in trust companies and banks not on interest..... \$1,907 49

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	882	\$1,893,355
Written or renewed in 1920.....	331	813,605
<b>Total .....</b>	<b>1,213</b>	<b>\$2,706,960</b>
Deduct expirations and cancellations.....	295	593,585
<b>In force December 31, 1920.....</b>	<b>918</b>	<b>\$2,113,375</b>

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, churches and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$107.87; 1920, \$286.23.

Is property classified? Yes, first class, farm property, churches and schools; second class, village property with good water protection.

Does corporation use different rates in making assessments on classified property? Yes; water protected village property, one-quarter less than farm property.

For what term are policies written? Three years.

Are officers bonded? Yes; secretary, \$5,000; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? Yes, \$500.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? President and directors.

What is the largest amount insured in any one hazard? \$4,000.

## DUTCHESS AND COLUMBIA PATRONS' FIRE RELIEF ASSOCIATION

BANGALL, N. Y.

[Commenced business January, 1898]

ASHLEY B. HOWES, President

EDWIN KNICKERBOCKER, Secretary

### INCOME

Advance payments (other than policy fees).....	\$1,619 03
Policy, survey or membership fees.....	649 00
Assessments received .....	23,048 70
Borrowed money.....	11,400 00
<b>Total Income .....</b>	<b>\$36,716 73</b>
Balance on hand December 31, 1919.....	5,768 67
<b>Total .....</b>	<b>\$42,483 40</b>

### DISBURSEMENTS

Amount of losses paid.....	\$23,269 47
Expense of adjustment and settlement of losses.....	188 24
Officers' salaries and fees.....	710 50
Directors' fees and expenses.....	227 22
Advertising, printing and stationery.....	224 49
Postage .....	141 81
Fees paid to agents or directors, for taking applications.....	984 80
Returns to policyholders other than loss payments.....	27 20
Borrowed money repaid and interest thereon (principal, \$11,400; interest, \$242.75).....	11,642 75
Miscellaneous .....	25 69
Annual meeting .....	172 12
<b>Total Disbursements .....</b>	<b>\$37,614 39</b>
<b>Balance .....</b>	<b>\$4,869 11</b>

### ASSETS

Deposits in trust companies and banks not on interest.....	\$4,869 11
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### LIABILITIES

Gross losses and claims unpaid.....	\$4,590 00
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	2,859	\$7,167,186
Written or renewed in 1920.....	649	1,689,665
<b>Totals .....</b>	<b>3,508</b>	<b>\$8,856,851</b>
Deduct expirations and cancellations.....	630	1,604,805
<b>In force December 31, 1920.....</b>	<b>2,878</b>	<b>\$7,352,046</b>



## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings and grange halls.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? 33.2 cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$450.

Is property classified? No.

For what term are policies written? One to five years.

Are officers bonded? Yes; secretary, \$5,000; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Secretary and directors.

What is the largest amount insured in any one hazard? \$5,000.

**DWELLING HOUSE CO-OPERATIVE FIRE INSURANCE COMPANY OF CAYUGA COUNTY**

AUBURN, N. Y.

[Commenced business May, 1902]

WM. S. LEE, President

W. L. GLANVILLE, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$238 61
Policy, survey or membership fees.....	69 38
Assessments received.....	1,314 70
<b>Total Income</b> .....	<b>\$1,622 69</b>
Balance on hand December 31, 1919.....	219 63
<b>Total</b> .....	<b>\$1,842 32</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$955 00
Officers' salaries and fees.....	65 83
Directors' fees and expenses.....	120 00
Office expenses, clerk hire, etc.....	117 77
Advertising, printing and stationery.....	8 50
Postage .....	17 00
Fees paid to agents or directors for taking applications.....	114 09
Returns to policyholders other than loss payments.....	13 02
Miscellaneous .....	5 50
<b>Total Disbursements</b> .....	<b>\$1,416 71</b>
<b>Balance</b> .....	<b>\$425 61</b>

**ASSETS**

Cash in office.....	\$9 09
Deposits in trust companies and banks not on interest.....	416 52
<b>Total Assets</b> .....	<b>\$425 61</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	257	\$319,283
Written or renewed in 1920.....	84	115,050
<b>Totals</b> .....	<b>341</b>	<b>\$434,333</b>
Deduct expirations and cancellations.....	116	147,591
<b>In force December 31, 1920</b> .....	<b>225</b>	<b>\$286,742</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Water-protected dwellings.

What policy or survey fee does policyholder pay at issuance of policy? Varies according to amount of insurance.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Eight and four-tenths cents for each year of policy.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, None.

Is property classified? Yes; first-class, brick dwellings, occupied by owners; second-class, frame dwellings, occupied by owners; third-class, dwellings occupied by tenant.

Does corporation use different rates in making assessments on classified property? Yes; first-class, flat rate; second-class, one and one-sixth times first-class; third-class, one and one-third times first-class.

For what term are policies written? One and three years.

Are officers bonded? Yes; treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by agents.

By whom are losses adjusted? Small losses by executive committee; large losses by directors.

What is the largest amount insured in any one hazard? \$2,000.

## THE ERIE COUNTY FARMERS' FIRE RELIEF ASSOCIATION

NORTH EVANS, N. Y.

[Commenced business July, 1879]

M. J. KRULL, President

F. M. FROST, Secretary

### INCOME

Policy, survey or membership fees.....	\$699 00
Assessments received .....	11,634 75
Borrowed money.....	4,800 00
<b>Total Income .....</b>	<b>\$17,133 75</b>
Balance on hand December 31, 1917.....	122 47
<b>Total .....</b>	<b>\$17,256 22</b>

### DISBURSEMENTS

Amount of losses paid.....	\$8,155 48
Expense of adjustment and settlement of losses.....	87 39
Officers' salaries and fees.....	1,400 00
Directors' fees and expenses.....	92 00
Office expenses, clerk hire, etc.....	38 83
Advertising, printing and stationery.....	147 86
Postage .....	100 86
Fees paid to agents or directors for taking applications.....	780 50
Borrowed money repaid and interest thereon (principal, \$5,300; interest, \$111).....	5,411 00
Miscellaneous .....	25 52
Commissions to collectors on assessments collected.....	578 95
<b>Total Disbursements .....</b>	<b>\$16,818 39</b>
<b>Balance .....</b>	<b>\$437 83</b>

### ASSETS

Deposits in trust companies and banks not on interest.....	\$437 83
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### LIABILITIES

Directors' fee .....	\$80 00
Miscellaneous .....	97 41
<b>Total Liabilities .....</b>	<b>\$177 41</b>

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	2,455	\$5,712,100
Written or renewed in 1920.....	619	1,793,915
<b>Totals .....</b>	<b>3,074</b>	<b>\$7,506,015</b>
Deduct expirations and cancellations.....	603	1,276,140
<b>In force December 31, 1920.....</b>	<b>2,471</b>	<b>\$6,229,875</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached village property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50 on new applications and \$1 for renewals.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919: \$72.08; 1920, \$520.90.

Is property classified? No.

For what terms are policies written? Five years.

Are officers bonded? Yes; president, \$200; secretary, \$5,000; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? Yes, \$200.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Adjusters elected from among directors.

What is the largest amount insured in any one hazard? \$7,000.

ERIE AND NIAGARA COUNTY FARMERS'  
INSURANCE ASSOCIATION

SWORMVILLE, N. Y.

[Commenced business June, 1887]

H. M. TREICHLER, President

J. E. SECRIST, Secretary

INCOME

Policy, survey or membership fees.....	\$890 00
Assessments received .....	77,062 67
Borrowed money .....	42,000 00
<b>Total Income .....</b>	<b>\$119,952 67</b>
Balance on hand December 31, 1919.....	666 87
<b>Total .....</b>	<b>\$120,619 64</b>

DISBURSEMENTS

Amount of losses paid.....	\$41,280 92
Expense of adjustment and settlement of losses.....	1,143 49
Officers' salaries and fees.....	2,350 00
Directors' fees and expenses.....	531 18
Office expenses, clerk hire, etc.....	1,699 59
Advertising, printing and stationery.....	364 75
Postage .....	431 37
Fees paid to agents or directors, for taking applications.....	6,354 11
Returns to policyholders other than loss payments.....	97 66
Borrowed money repaid and interest thereon (principal, \$42,000; interest, \$595.90).....	42,595 90
Dues and delegates' expenses.....	91 88
Paid to fire companies for saving insured property.....	225 00
<b>Total Disbursements .....</b>	<b>\$97,165 85</b>
<b>Balance .....</b>	<b>\$23,453 79</b>

ASSETS

Deposits in trust companies and banks not on interest.....	\$23,453 79
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	8,698	\$24,114,600
Written or renewed in 1920.....	3,340	12,278,250
<b>Totals .....</b>	<b>12,038</b>	<b>36,392,850</b>
Deduct expirations and cancellations.....	3,269	9,852,600
<b>In force December 31, 1920.....</b>	<b>8,769</b>	<b>\$26,540,250</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, churches and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1919? None; 1920, \$449.39.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary, \$2,000; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? Yes, double amount to be collected.

Are risks inspected? Yes, by agents.

By whom are losses adjusted? Adjusters and agents.

What is the largest amount insured in any one hazard? \$7,000.

**FARMERS' CO-OPERATIVE FIRE INSURANCE  
COMPANY OF STEUBEN COUNTY, N. Y.**

CANISTEO, N. Y.

[Commenced business June, 1891]

F. F. LEWIS, President

L. J. SIMPSON, Secretary

**INCOME**

Policy, survey or membership fees.....	\$930 00
Assessments received .....	13,068 73
Interest .....	8 70
Borrowed money.....	1,250 00
Miscellaneous .....	57 41
<b>Total Income .....</b>	<b>\$15,314 84</b>
Balance on hand December 31, 1919.....	3,333 76
<b>Total .....</b>	<b>\$18,648 60</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$8,355 29
Expense of adjustment and settlement of losses.....	134 55
Officers' salaries and fees.....	530 00
Directors' fees and expenses.....	194 19
Office expenses, clerk hire, etc.....	343 83
Advertising, printing and stationery.....	78 87
Postage .....	23 63
Fees paid to agents or directors, for taking applications....	1,067 02
Returns to policyholders other than loss payments.....	9 98
Borrowed money repaid and interest thereon (principal, \$6,646.16; interest, \$84.89).....	6,731 05
Legal expenses .....	148 95
Miscellaneous .....	45 11
<b>Total Disbursements .....</b>	<b>\$17,652 47</b>
<b>Balance .....</b>	<b>\$996 13</b>

**ASSETS**

Cash in office.....	\$15 49
Deposits in trust companies and banks not on interest.....	980 64
<b>Total Assets .....</b>	<b>\$996 13</b>

**LIABILITIES**

Gross losses and claims unpaid including \$1,650 claims resisted	\$1,680 00
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## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	1,635	\$2,994,603
Written or renewed in 1920.....	465	1,194,320
<b>Totals</b> .....	<b>2,100</b>	<b>\$4,188,923</b>
Deduct expirations and cancellations.....	500	1,004,579
<b>In force December 31, 1920.....</b>	<b>1,600</b>	<b>\$3,184,344</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, dwellings, churches, schools and halls.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Various, according to class.

State amount, if any, of unpaid assessments levied during the year 1919, \$250; 1920, \$11,410.71.

Is property classified? Yes; division A, property in cities or villages having organized fire department and water protection; division B, property located near cities or in hamlets or villages without fire protection; division C, farm property, country school houses and country churches.

Does corporation use different rates in making assessments on classified property? Yes; various rates.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary-treasurer, \$6,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$6,000.

THE FARMERS' FIRE INSURANCE ASSOCIATION  
OF THE TOWNS OF GREENVILLE, DURHAM,  
WESTERLO AND RENSSELAERVILLE

EAST DURHAM, N. Y.

[Commenced business January, 1855]

M. P. STEVENS, President

A. D. GIBSON, Secretary

INCOME

Advance payments (other than policy fees).....	\$1,116 73
Policy, survey or membership fees.....	543 07
Assessments received .....	2, 272 19
<b>Total Income</b> .....	<b>\$3, 931 99</b>
<b>Balance on hand December 31, 1919</b> .....	<b>2, 732 74</b>
<b>Total</b> .....	<b>\$6, 664 73</b>

DISBURSEMENTS

Amount of losses paid.....	\$2,486 33
Expense of adjustment and settlement of losses.....	70 00
Officers' salaries and fees.....	550 00
Advertising, printing and stationery.....	60 50
Postage .....	47 16
Fees paid to agents or directors, for taking applications....	543 07
Returns to policyholders other than loss payments.....	22 51
Miscellaneous .....	10 50
Commissions to directors and collectors.....	227 22
<b>Total Disbursements</b> .....	<b>\$4, 017 29</b>
<b>Balance</b> .....	<b>\$2, 647 44</b>

ASSETS

Deposits in trust companies and banks not on interest.....	\$2,647 44
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LIABILITIES

Gross losses and claims unpaid.....	\$131 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	1,777	\$2,632,175
Written or renewed in 1920.....	481	696,448
<b>Totals</b> .....	<b>2,258</b>	<b>\$3,328,623</b>
Deduct expirations and cancellations.....	434	542,781
<b>In force December 31, 1920</b> .....	<b>1,824</b>	<b>\$2,785,842</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured? Farm property, village dwellings, hotels, mercantile and manufacturing risks.

What policy or survey fee does policyholder pay at issuance of policy? \$1 on policies less than \$2,000; 5 cents per \$100 of insurance thereafter.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Varies according to classification.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? Yes; class A, farm property, detached dwellings, churches and schools; class B, stores, hotels, halls, garages, printing offices and blacksmith shops; class C, grist mills, creameries and evaporators.

Does corporation use different rates in making assessments on classified property? Yes; class A, flat rate; class B, one and one-half times flat rate; class C, double class A.

For what term are policies written? One and five years.

Are officers bonded? Yes, secretary, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Local director or board of directors.

What is the largest amount insured in any one hazard? \$3,000.

THE FARMERS' FIRE AND LIGHTNING INSURANCE  
COMPANY OF ONEIDA COUNTY, NEW YORK

WESTERVILLE, N. Y.

[Commenced business June, 1877]

JOHN R. WATKINS, President

W. F. PILLMORE, Secretary

INCOME

Advance payments (other than policy fees).....	\$1,803 38
Policy, survey or membership fees.....	537 00
Assessments received.....	15,968 29
Interest.....	267 37
Borrowed money.....	3,200 00
Miscellaneous.....	28 68
Vacancy permits.....	486 91
<b>Total Income.....</b>	<b>\$33,291 63</b>
Balance on hand December 31, 1919.....	13,217 34
<b>Total.....</b>	<b>\$35,508 97</b>

DISBURSEMENTS

Amount of losses paid.....	\$11,094 67
Expense of adjustment and settlement of losses.....	206 00
Officers' salaries and fees.....	2,056 45
Directors' fees and expenses.....	80 00
Advertising, printing and stationery.....	80 08
Postage.....	96 38
Returns to policyholders other than loss payments.....	7 10
Borrowed money repaid and interest thereon (principal, \$3,200; interest, \$7.37).....	3,207 37
Miscellaneous.....	49 50
Fees for collecting assessments.....	96 36
<b>Total Disbursements.....</b>	<b>\$18,973 91</b>
<b>Balance.....</b>	<b>\$18,535 06</b>

ASSETS

Deposits in trust companies and banks not on interest.....	\$3,346 89
Deposits in trust companies and banks on interest.....	15,188 17
<b>Total Assets.....</b>	<b>\$18,535 06</b>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	2,207	\$6,392,512
Written or renewed in 1920.....	537	1,803,380
<b>Totals.....</b>	<b>2,744</b>	<b>\$8,195,892</b>
Deduct expirations and cancellations.....	573	1,627,292
<b>In force December 31, 1920.....</b>	<b>2,171</b>	<b>\$6,568,600</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1919, \$49.00; 1920, \$146.31.

Is property classified? Yes; (1) non-rodged and (2) rodged property.

Does corporation use different rates in making assessments on classified property? Yes; first class, flat rate; second class, 80 per cent. of first class.

For what term are policies written? Five years.

Are officers bonded? Yes, treasurer, \$12,000.

Does the corporation obtain bonds from its directors or agents? Yes, agent, \$1,000.

Are risks inspected? Yes, by agent.

By whom are losses adjusted? Adjusting committee of three.

What is the largest amount issued in any one hazard? \$7,000.

**FARMERS' INSURANCE COMPANY OF THE TOWN  
OF MINDEN**

FORT PLAIN, N. Y.

[Commenced business October, 1861]

ALONZO D. EHLE, President

ISAAC ZOLLER, Secretary

**INCOME**

Policy, survey or membership fees.....	\$107 00
Assessments received .....	1,543 98
<b>Total Income .....</b>	<b>\$1,650 98</b>
<b>Balance on hand December 31, 1919.....</b>	<b>1,695 46</b>
<b>Total .....</b>	<b>\$3,346 44</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$225 00
Expense of adjustment and settlement of losses.....	46 00
Officers' salaries and fees.....	64 00
Directors' fees and expenses.....	66 00
Advertising, printing and stationery.....	26 25
Postage .....	5 20
Fees paid to agents or directors for taking applications.....	107 00
Legal expenses .....	5 00
Miscellaneous .....	10 50
<b>Total Disbursements .....</b>	<b>\$554 95</b>
<b>Balance .....</b>	<b>\$2,791 49</b>

**ASSETS**

Deposits in trust companies and banks not on interest.....	\$1,391 49
Deposits in trust companies and banks on interest.....	1,400 00
<b>Total Assets .....</b>	<b>\$2,791 49</b>

**LIABILITIES**

Gross losses and claims unpaid.....	\$500 00
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	499	\$1,460,600
Written or renewed in 1920.....	107	381,625
<b>Totals .....</b>	<b>606</b>	<b>\$1,842,225</b>
Deduct expirations and cancellations.....	84	256,200
<b>In force December 31, 1920.....</b>	<b>522</b>	<b>\$1,586,025</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, dwellings, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Ten cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$34.10.

Is property classified? No.

For what term are policies written? Five years or less.

Are officers bonded? Yes, treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

**FARMERS' MUTUAL FIRE INSURANCE ASSOCIATION  
OF THE TOWN OF CATSKILL, NEW YORK**

CATSKILL, N. Y.

[Commenced business January, 1858]

JOHN K. VAN WOERT, President

L. CARLTON AUSTIN, Secretary

**INCOME**

Policy, survey or membership fees.....	\$164 00
Assessments received .....	1, 250 93
Interest .....	5 56
Vacancy permits .....	64 65
Automobile permits .....	15 05
<b>Total Income .....</b>	<b>\$1, 500 19</b>
Balance on hand December 31, 1919.....	288 70
<b>Total .....</b>	<b>\$1, 788 89</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$595 00
Expense of adjustment and settlement of losses.....	67 66
Officers' salaries and fees.....	50 00
Directors' fees and expenses.....	175 00
Office expenses, clerk hire, etc.....	20
Advertising, printing and stationery.....	1 80
Postage .....	12 14
Fees paid to agents or directors for taking applications.....	164 00
Legal expenses .....	1 00
Miscellaneous .....	22 20
<b>Total Disbursements .....</b>	<b>\$1, 089 00</b>
<b>Balance .....</b>	<b>\$699 89</b>

**ASSETS**

Cash in office.....	\$81 93
Deposits in trust companies and banks not on interest.....	474 24
Deposits in trust companies and banks on interest.....	143 72
<b>Total Assets .....</b>	<b>\$699 89</b>

**LIABILITIES**

Gross losses and claims unpaid.....	\$1, 126 00
Publishing annual notices.....	4 50
<b>Total Liabilities .....</b>	<b>\$1, 130 50</b>



## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	498	\$774, 213
Written or renewed in 1920.....	135	287, 192
Totals .....	633	\$1, 061, 405
Deduct expirations and cancellations.....	117	243, 136
In force December 31, 1920.....	516	\$818, 269

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, stores, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Fifteen and nine-tenths cents.

State amount, if any, of unpaid assessments levied during the year 1919. None levied; 1920, \$61.54.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? Yes, \$300.

Are risks inspected? Yes, directors or officers of company.

By whom are losses adjusted? Committee of three directors.

What is the largest amount insured in any one hazard? \$2,000.

**THE FARMERS' MUTUAL INDEMNITY ASSOCIATION,  
OF CAYUGA COUNTY**

MORAVIA, N. Y.

[Commenced business 1879]

J. W. H. ROBINSON, President

HAROLD A. BANKS, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$4,147 53
Policy, survey or membership fees.....	494 00
Assessments received .....	7,394 94
Borrowed money .....	4,650 00
<b>Total Income .....</b>	<b>\$16,686 47</b>
Balance on hand December 31, 1919.....	331 64
<b>Total .....</b>	<b>\$17,018 11</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$5,872 94
Expense of adjustment and settlement of losses.....	78 62
Officers' salaries and fees.....	770 00
Directors' fees and expenses.....	623 72
Office expenses, clerk hire, etc.....	306 59
Advertising, printing and stationery.....	192 10
Postage .....	97 03
Fees paid to agents or directors for taking applications.....	494 00
Returns to policyholders other than loss payments.....	252 69
Borrowed money repaid and interest thereon (principal, \$7,650; interest, \$258.25).....	7,908 25
<b>Total Disbursements .....</b>	<b>\$16,595 84</b>

Balance .....	<u><u>\$422 17</u></u>
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**ASSETS**

Deposits in trust companies and banks not on interest.....	<u><u>\$422 17</u></u>
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**LIABILITIES**

Gross losses and claims unpaid.....	\$4,646 88
All other debts.....	280 53
<b>Total Liabilities .....</b>	<u><u>\$4,927 41</u></u>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	1,985	\$4,815,329
Written or renewed in 1920.....	722	2,423,745
<b>Totals .....</b>	<u>2707</u>	<u>\$7,239,074</u>
Deduct expirations and cancellations.....	582	1,681,614
<b>In force December 31, 1920.....</b>	<u><u>2,125</u></u>	<u><u>\$5,557,460</u></u>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village residences.

What policy or survey fee does policyholders pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents for one year, twenty cents for three years, thirty cents for five years.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Eighteen cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$294.33; 1920, \$2,760.20.

Is property classified? No.

For what term are policies written? One, three and five years.

Are officers bonded? Yes; treasurer, \$4,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Officers and directors.

What is the largest amount insured in any one hazard? \$7,000.

THE FARMERS' MUTUAL INSURANCE COMPANY  
OF ORLEANS AND NIAGARA COUNTIES

LOCKPORT, N. Y.

[Commenced business December, 1877]

D. R. WATSON, President

R. J. CHASE, Secretary

INCOME

Policy, survey or membership fees.....	\$558 00
Assessments received .....	49,473 07
Borrowed money .....	29,450 00
<b>Total Income .....</b>	<b>\$79,481 07</b>
Balance on hand December 31, 1919.....	3,895 86
<b>Total .....</b>	<b>\$83,376 93</b>

DISBURSEMENTS

Amount of losses paid.....	\$30,786 39
Expense of adjustment and settlement of losses.....	350 77
Officers' salaries and fees.....	2,876 60
Directors' fees and expenses.....	2,083 55
Advertising, printing and stationery.....	553 70
Postage .....	419 48
Fees paid to agents or directors for taking applications.....	558 00
Returns to policyholders other than loss payments.....	4 96
Borrowed money repaid and interest thereon (principal, \$30,050; interest, \$755.36).....	30,805 36
Miscellaneous .....	704 63
<b>Total Disbursements .....</b>	<b>\$68,948 44</b>
<b>Balance .....</b>	<b>\$14,233 29</b>

ASSETS

Deposits in trust companies and banks not on interest.....	\$14,233 29
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	6,500	\$16,147,272
Written or renewed in 1920.....	1,372	2,032,063
<b>Totals . . . . .</b>	<b>7,872</b>	<b>\$18,179,335</b>
Deduct expirations and cancellations.....	1,068	275,137
<b>In force December 31, 1920.....</b>	<b>6,804</b>	<b>\$17,904,218</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50 on new policies only.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1920? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$206.67; 1920, \$609.46.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary and treasurer, \$25,000 each.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Two adjusters and one director.

What is the largest amount insured in any one hazard? \$7,000.

THE FARMERS' RELIANCE MUTUAL INSURANCE  
COMPANY OF CHEMUNG, SCHUYLER AND  
YATES COUNTIES, STATE OF NEW YORK

MONTOUR FALLS, N. Y.

[Commenced business June, 1877]

H. S. FULLAGAR, President

C. L. FROST, Secretary

INCOME

Advance payments (other than policy fees).....	\$4,555 60
Policy, survey or membership fees.....	2,166 00
Assessments received .....	54,917 41
Interest . . . . .	281 21
Miscellaneous . . . . .	29 18
D. L. & W. R. R. claim.....	550 00
<b>Total Income .....</b>	<b>\$63,489 40</b>
Balance on hand December 31, 1919.....	31,306 15
<b>Total .....</b>	<b>\$93,795 55</b>

DISBURSEMENTS

Amount of losses paid .....	\$44,132 28
Expense of adjustment and settlement of losses.....	821 91
Officers' salaries and fees .....	2,500 00
Directors' fees and expenses.....	511 44
Office expenses, clerk hire, etc.....	949 01
Advertising, printing and stationery.....	422 64
Postage . . . . .	342 14
Fees paid to agents or directors, for taking applications.....	4,312 00
Returns to policyholders other than loss payments.....	13 74
Legal expenses .....	868 89
Miscellaneous including \$25 fire department.....	52 83
Bonds . . . . .	137 50
Telephone . . . . .	65 73
<b>Total Disbursements .....</b>	<b>\$55,130 11</b>
<b>Balance .....</b>	<b>\$38,665 44</b>

ASSETS

Deposits in trust companies and banks not on interest.....	\$13,665 44
Deposits in trust companies and banks on interest.....	25,000 00
<b>Total Assets .....</b>	<b>\$38,665 44</b>

LIABILITIES

Gross losses and claims unpaid.....	\$4,500 00
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## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	8,453	\$14,930,979
Written or renewed in 1920.....	2,156	4,565,600
<b>Totals . . . . .</b>	<b>10,609</b>	<b>\$19,496,579</b>
Deduct expirations and cancellations . . . . .	2,064	3,573,336
<b>In force December 31, 1920.....</b>	<b>8,545</b>	<b>\$15,913,243</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and other no more hazardous.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? 35 and 26.25 cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$428.45 (uncollectible); 1920, \$1,219.83.

Is property classified? Yes; first class, property not protected by lightning rods; second class, property so protected.

Does corporation use different rates in making assessments on classified property? Yes; first class, 3½ mills; second class, 2½ mills.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary, \$10,000; treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? Yes; \$1,000.

Are risks inspected? Yes; by directors.

By whom are losses adjusted? Committee appointed by secretary.

What is the largest amount insured in any one hazard? \$5,000.

**THE FARMERS' TOWN MUTUAL INSURANCE  
COMPANY OF RED HOOK**

RED HOOK, N. Y.

[Commenced business August 13, 1879]

HENRY S. ELTING, President

R. DUDLEY KERLEY, Secretary

**INCOME**

Advance payments (other than policy fees) .....	\$163 02
Policy, survey or membership fees .....	97 50
Assessments received .....	1,562 83
Miscellaneous .....	15 63
<b>Total Income</b> .....	<b>\$1,838 98</b>
Balance on hand December 31, 1919 .....	76 81
<b>Total</b> .....	<b>\$1,915 79</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$1,615 00
Expense of adjustment and settlement of losses .....	30 39
Officers' salaries and fees .....	113 75
Directors' fees and expenses .....	19 50
Office expenses, clerk hire, etc. ....	16 15
Advertising, printing and stationery .....	13 65
Postage .....	6 50
Returns to policyholders other than loss payments .....	1 84
<b>Total Disbursements</b> .....	<b>\$1,816 78</b>

Balance .....

	<b>\$99 01</b>
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**ASSETS**

Deposits in trust companies and banks not on interest .....

	<b>\$99 01</b>
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919 .....	167	\$335,900
Written or renewed in 1920 .....	65	156,525
<b>Totals</b> .....	<b>232</b>	<b>\$492,425</b>
Deduct expirations and cancellations .....	62	133,850
<b>In force December 31, 1920</b> .....	<b>170</b>	<b>\$408,575</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured. Farm and village property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.



What was the rate per \$100 of insurance of any assessments levied during the year 1920? 3.75, class A; 7.50, class B.

State amount, if any, of unpaid assessments levied during the year 1911. None; 1920, \$61.50.

Is property classified? Yes, class A, farm and residential property; class B, mercantile property.

Does corporation use different rates in making assessments on classified property? Yes, class B, double the rate of class A.

For what term are policies written? One and three years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by president and secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$4,000.

FIDELITY CO-OPERATIVE FIRE INSURANCE  
COMPANY

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ALFRED, N. Y.

[Commenced business January 28, 1914]

GEORGE W. WILSON, President

E. O. REYNOLDS, Secretary

INCOME

Advance payments (other than policy fees).....	\$11,156 23
Policy, survey or membership fees.....	845 50
Assessments received .....	25,167 94
Borrowed money .....	35,750 00
Permits .....	107 54
<b>Total Income .....</b>	<b>\$78,097 21</b>
Balance on hand December 31, 1919.....	7,267 17
<b>Total .....</b>	<b>\$80,364 38</b>

DISBURSEMENTS

Amount of losses paid.....	\$33,771 12
Expense of adjustment and settlement of losses.....	426 39
Officers' salaries and fees.....	2,278 00
Directors' fees and expenses.....	93 29
Office expenses, clerk hire, etc. ....	4,720 62
Advertising, printing and stationery.....	517 95
Postage .....	551 30
Fees paid to agents or directors for taking applications.....	4,238 64
Returns to policyholders other than loss payments.....	3,893 27
Borrowed money repaid and interest thereon (principal, \$12,250; interest, \$1,837.58).....	14,087 58
Inspections .....	24 85
Furniture and fixtures.....	567 60
Collections .....	346 39
<b>Total Disbursements .....</b>	<b>\$65,517 00</b>
<b>Balance .....</b>	<b>\$14,777 38</b>

ASSETS

Cash in office.....	\$597 40
Deposits in trust companies and banks not on interest.....	5,900 17
Due from agents.....	8,279 81
<b>Total Assets .....</b>	<b>\$14,777 38</b>

LIABILITIES

Gross losses and claims unpaid.....	\$8,014 66
Borrowed money unpaid.....	32,200 00
<b>Total Liabilities .....</b>	<b>\$40,214 66</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	5,150	\$9,697,498
Written or renewed in 1920.....	1,860	4,090,208
<b>Totals .....</b>	<b>7,010</b>	<b>\$13,787,694</b>
Deduct expirations and cancellations.....	1,899	4,304,548
<b>In force December 31, 1920.....</b>	<b>5,111</b>	<b>\$9,483,146</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings and mercantile and manufacturing risks.

What policy or survey fee does policyholder pay at issuance of policy? Fifty cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Thirty cents.

What was the rate per \$100 of insurance of any assessments levied during 1920? Various according to classification.

State amount, if any, of unpaid assessments levied during the year 1919. \$1,938.19; 1920, \$3,092.42.

Is property classified? Yes, twenty-four classifications.

Does corporation use different rates in making assessments on classified property? Yes, various.

For what term are policies written? Three years.

Are officers bonded? Yes, secretary and treasurer, \$2,000 each.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary, agent or inspector.

By whom are losses adjusted? President or secretary.

What is the largest amount insured in any one hazard? \$3,800

## FIRE RELIEF ASSOCIATION OF OSWEGO COUNTY

## PARISH, N. Y.

[Commenced business March, 1878]

W. D. WEEDEN, President

M. L. MORAN, Secretary

## INCOME

Advance payments (other than policy fees) .....	\$3,980 74
Policy, survey or membership fees .....	1,491 00
Assessments received .....	28,962 15
<b>Total Income</b> .....	<b>\$34,433 89</b>
Balance on hand December 31, 1919 .....	693 87
<b>Total</b> .....	<b>\$35,127 76</b>

## DISBURSEMENTS

Amount of losses paid .....	\$25,232 11
Expense of adjustment and settlement of losses .....	408 28
Officers' salaries and fees .....	725 00
Directors' fees and expenses .....	398 38
Advertising, printing and stationery .....	132 30
Postage .....	108 99
Fees paid to agents or directors for taking applications .....	1,491 00
Returns to policyholders other than loss payments .....	73 06
Borrowed money repaid and interest thereon (principal, \$5,000; interest, \$150) .....	5,150 00
Miscellaneous .....	20 61
<b>Total Disbursements</b> .....	<b>\$33,739 73</b>
Balance .....	\$1,388 03

## ASSETS

Cash in office .....	\$1,388 03
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## LIABILITIES

Gross losses and claims unpaid .....	\$4,745 00
Borrowed money unpaid .....	1,000 00

**Total Liabilities** ..... **\$5,745 00**

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	4,315	\$9,415,160
Written or renewed in 1920 .....	1,491	3,980,740
<b>Totals</b> .....	<b>5,806</b>	<b>\$13,395,900</b>
Deduct expirations and cancellations .....	1,567	3,741,850
<b>In force December 31, 1920</b> .....	<b>4,249</b>	<b>\$9,654,050</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and grange halls.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Ten and twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes, secretary, \$2,500; treasurer, \$2,500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

**THE FIRE RELIEF ASSOCIATION OF WAYNE  
COUNTY**

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NEWARK, N. Y.

[Commenced business February, 1878]

J. H. WALTON, President

O. MOTT LINCOLN, Secretary

**INCOME**

Advance payments (other than policy fees) .....	\$2,777 90
Policy, survey or membership fees .....	838 00
Assessments received .....	26,205 21
Interest .....	334 96
Miscellaneous .....	20 00
<b>Total Income</b> .....	<b>\$30,176 07</b>
Balance on hand December 31, 1919 .....	23,205 85
<b>Total</b> .....	<b>53,381 92</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$19,925 97
Expense of adjustment and settlement of losses .....	256 08
Officers' salaries and fees .....	1,050 00
Directors' fees and expenses .....	458 42
Office expenses, clerk hire, etc. ....	43 56
Advertising, printing and stationery .....	100 60
Postage .....	71 37
Fees paid to agents or directors, for taking applications .....	1,676 00
Returns to policyholders other than loss payments .....	9 00
Miscellaneous .....	6 00
<b>Total Disbursements</b> .....	<b>\$33,597 00</b>
<b>Balance</b> .....	<b>\$38,784 92</b>

**ASSETS**

Deposits in trust companies and banks not on interest .....	\$12,449 96
Deposits in trust companies and banks on interest .....	16,334 96
<b>Total Assets</b> .....	<b>\$38,784 92</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919 .....	4,037	\$12,101,024
Written or renewed in 1920 .....	838	3,595,685
<b>Totals</b> .....	<b>4,875</b>	<b>\$15,696,709</b>
Deduct expirations and cancellations .....	819	2,666,900
<b>In force December 31, 1920</b> .....	<b>4,056</b>	<b>\$13,029,809</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and grange halls.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents and twelve and one-half cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty cents on first class and twenty-five cents on second class.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, about \$400.

Is property classified? Yes; first-class, farm property occupied by owner and fifty feet from other risks; second-class, all other property.

Does corporation use different rates in making assessments on classified property? Yes; first-class, flat rate; second-class, one and one-fourth times flat rate.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary, \$5,000; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors and appointee of secretary and insured.

What is the largest amount insured in any one hazard? \$6,000.

**FULTON AND MONTGOMERY COUNTIES FARMERS'  
MUTUAL FIRE INSURANCE ASSOCIATION**

PERTH, N. Y.

[Commenced business August, 1858]

GEO. HILLMAN, President

TEN EYCK MAJOR, Secretary

**INCOME**

Policy, survey or membership fees.....	\$1,156 00
Assessments received .....	20,923 94
<b>Total Income</b> .....	<b>\$22,079 94</b>
Balance on hand December 31, 1919.....	2,262 64
<b>Total</b> .....	<b>\$24,342 58</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$18,568 91
Expense of adjustment and settlement of losses.....	194 94
Officers' salaries and fees.....	843 25
Directors' fees and expenses.....	645 96
Office expenses, clerk hire, etc.....	24 00
Advertising, printing and stationery.....	91 25
Postage .....	58 78
Fees paid to agents or directors, for taking applications.....	578 00
Returns to policyholders other than loss payments.....	4 93
Legal expenses .....	36 50
Miscellaneous including \$37.51 tax refund; \$28 collecting assessments .....	75 84
Interest .....	524 98
<b>Total Disbursements</b> .....	<b>\$21,647 34</b>

Balance .....	<b>\$2,695 24</b>
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**ASSETS**

Cash in office.....	\$666 92
Deposits in trust companies and banks not on interest.....	2,028 32
<b>Total Assets</b> .....	<b>\$2,695 24</b>

**LIABILITIES**

Gross losses and claims unpaid.....	\$2,300 00
Interest due .....	1 15
Officers' salaries .....	600 00
Directors' fees and expenses.....	308 82
Expense adjusting losses.....	103 95
<b>Total Liabilities</b> .....	<b>\$2,313 92</b>



## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	2,997	\$7,274,370
Written or renewed in 1920.....	573	1,462,100
Totals .....	3,570	\$8,736,470
Deduct expirations and cancellations.....	536	1,216,520
In force December 31, 1920.....	3,034	\$7,519,950

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, country churches and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? 29.4 cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$798.68.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary-treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

## GENESEE COUNTY PATRONS' FIRE RELIEF ASSOCIATION

BATAVIA, N. Y.

[Commenced business May, 1877]

C. E. SHEPARD, President

D. L. WILKINSON, Secretary

### INCOME

Advance payments (other than policy fees).....	\$5,678 61
Assessments received .....	16,067 59
Interest .....	98 98
Borrowed money .....	2,000 00
<b>Total Income .....</b>	<b>\$23,845 18</b>
Balance on hand December 31, 1919 .....	5,588 81
<b>Total .....</b>	<b>\$29,433 99</b>

### DISBURSEMENTS

Amount of losses paid.....	\$9,173 01
Expense of adjustment and settlement of losses.....	50 95
Officers' salaries and fees.....	1,392 33
Directors' fees and expenses.....	246 88
Office expenses, clerk hire, etc.....	12 45
Advertising, printing and stationery.....	67 58
Postage .....	78 57
Fees paid to agents or directors, for taking applications.....	1,138 29
Returns to policyholders other than loss payments.....	253 96
Borrowed money repaid and interest thereon (principal \$2,000; interest, \$18.34) .....	2,018 34
Miscellaneous .....	139 39
<b>Total Disbursements .....</b>	<b>\$14,571 75</b>
<b>Balance .....</b>	<b>\$14,862 24</b>

### ASSETS

Cash in office.....	\$33 69
Deposits in trust companies and banks on interest.....	13,544 01
Due from directors and agents.....	1,092 29
Fire extinguishers .....	192 25
<b>Total Assets .....</b>	<b>\$14,862 24</b>

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	2,734	\$7,640,909
Written or renewed in 1920.....	719	2,267,035
<b>Totals .....</b>	<b>3,453</b>	<b>\$9,907,944</b>
Deduct expirations and cancellations.....	683	1,868,712
<b>In force December 31, 1920.....</b>	<b>2,770</b>	<b>\$8,039,232</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. **Farm property.**

What policy or survey fee does policyholder pay at issuance of policy? **None.**

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? **Twenty-five cents.**

What was the rate per \$100 of insurance of any assessments levied during the year 1920? **Twenty cents.**

State amount, if any, of unpaid assessments levied during the year 1919. **\$19.27; 1920, \$40.32.**

Is property classified? **No.**

For what term are policies written? **Five years.**

Are officers bonded? **Yes, secretary-treasurer, \$5,000.**

Does the corporation obtain bonds from its directors or agents? **No.**

Are risks inspected? **Yes, by president and secretary.**

By whom are losses adjusted? **President and secretary.**

What is the largest amount insured in any one hazard? **\$7,000.**

**THE GERMAN-AMERICAN MUTUAL FIRE INSURANCE ASSOCIATION OF NIAGARA COUNTY, NEW YORK**

MARTINSVILLE, N. Y.

[Commenced business May, 1896]

JULIUS STOLZENBURG, President

ALBERT STOLZENBURG, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$999 14
Policy, survey or membership fees.....	471 40
Assessments received .....	8,025 30
Interest .....	331 44
<b>Total Income .....</b>	<b>\$9,827 28</b>
Balance on hand December 31, 1919.....	9,992 77
<b>Total .....</b>	<b>\$19,820 05</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$2,713 25
Expense of adjustment and settlement of losses.....	33 00
Officers' salaries and fees.....	266 23
Directors' fees and expenses.....	139 11
Office expenses, clerk hire, etc.....	57 21
Advertising, printing and stationery.....	68 75
Postage .....	48 27
Fees paid to agents or directors, for taking applications.....	773 12
Miscellaneous .....	5 24
Fees to agents for collecting assessments.....	200 57
<b>Total Disbursements .....</b>	<b>\$4,304 75</b>
<b>Balance .....</b>	<b>\$15,515 30</b>

**ASSETS**

Deposits in trust companies and banks not on interest.....	\$15,015 30
Real estate (office building) .....	500 00
<b>Total Assets .....</b>	<b>\$15,515 30</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	1,732	\$3,625,751
Written or renewed in 1920.....	526	1,314,499
<b>Totals .....</b>	<b>2,258</b>	<b>\$4,940,250</b>
Deduct expirations and cancellations.....	512	1,040,704
<b>In force December 31, 1920.....</b>	<b>1,746</b>	<b>\$3,899,546</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, dwellings, churches, schools, stores, hotels and automobiles.

What policy or survey fee does policyholder pay at issuance of policy? Five cents per \$100, minimum of \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Pro rata of previous assessments.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? First class, twenty cents; second class, seventy cents.

State amount, if any, of unpaid assessments levied during the year 1919 \$276.24; 1920, \$244.54.

Is property classified? Yes. First class, dwellings and farm property; automobiles when not in use; second class, stores and hotels, automobiles when in use.

Does corporation use different rates in making assessments on classified property? Yes. First class, flat rate; second class, first-class rate, plus 50 cents per \$100 of insurance.

For what term are policies written? Five years.

Are officers bonded? Yes; treasurer, \$6,000.

Does the corporation obtain bonds from its directors or agents? Yes, according to amount collected.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

## JEFFERSON COUNTY PATRONS' FIRE RELIEF ASSOCIATION

WATERTOWN, N. Y.

[Commenced business May, 1877]

O. E. HINDS, President

E. W. VARY, Secretary

### INCOME

Advance payments (other than policy fees) .....	\$17,382 28
Policy, survey or membership fees .....	1,722 00
Assessments received .....	21,309 60
Interest .....	287 68
<b>Total Income</b> .....	<b>\$40,701 51</b>
Balance on hand December 31, 1919 .....	<b>32,021 66</b>
<b>Total</b> .....	<b>\$72,723 17</b>

### DISBURSEMENTS

Amount of losses paid .....	\$33,241 90
Expense of adjustment and settlement of losses .....	295 35
Officers' salaries and fees .....	3,560 32
Directors' fees and expenses .....	2,066 68
Office expenses, clerk hire, etc. ....	867 13
Advertising, printing and stationery .....	178 15
Postage .....	170 22
Fees paid to agents or directors, for taking applications .....	1,722 00
Returns to policyholders other than loss payments .....	4 48
Miscellaneous .....	44 72
<b>Total Disbursements</b> .....	<b>\$42,150 95</b>
<b>Balance</b> .....	<b>\$30,572 22</b>

### ASSETS

Deposits in trust companies and banks not on interest .....	\$14,813 66
Deposits in trust companies and banks on interest .....	15,758 56
<b>Total Assets</b> .....	<b>\$30,572 22</b>

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	7,143	\$20,449,118
Written or renewed in 1920 .....	1,722	6,492,370
<b>Totals</b> .....	<b>8,865</b>	<b>\$26,941,488</b>
Deduct expirations and cancellations .....	1,784	5,982,185
<b>In force December 31, 1920</b> .....	<b>7,081</b>	<b>\$20,959,303</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and very little village property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What percentage per \$100 of insurance does policyholder pay at issuance of policy? Twenty and thirty cents.

What was the rate for \$100 of insurance. of any assessments levied during the year 1920? Ten cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$1,320.62.

Is property classified? Yes; property occupied by owners and property occupied by tenants.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes; secretary, \$5,000; treasurer, \$20,000.

Does the corporation obtain bonds from its directors or agents? Yes, \$500.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? By adjusters and directors.

What is the largest amount insured in any one hazard? \$3,000 — aside from live-stock.

**THE MADISON-ONONDAGA MUTUAL FIRE  
INSURANCE COMPANY**

CHITTENANGO, N. Y.

[Commenced business January, 1893]

FRANCIS H. GATES, President

V. W. BULL, Secretary

**INCOME**

Policy, survey or membership fees.....	\$2,038 92
Assessments received .....	16,690 03
Interest .....	91 70
Borrowed money .....	500 00
<b>Total Income .....</b>	<b>\$19,320 65</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$6,123 17
Expense of adjustment and settlement of losses.....	204 80
Officers' salaries and fees.....	1,028 05
Office expenses, clerk hire, etc.....	40 00
Advertising, printing and stationery.....	68 99
Postage .....	48 10
Fees paid to agents or directors, for taking applications.....	1,529 20
Borrowed money repaid and interest thereon; (principal, \$2,800; interest, \$46.60) .....	2,846 60
Miscellaneous including \$507.53 deficit for 1919; \$36, tele- phone; \$35.45 annual meeting expenses.....	597 78
<b>Total Disbursements .....</b>	<b>\$12,483 69</b>
<b>Balance .....</b>	<b>\$6,837 96</b>

**ASSETS**

Deposits in trust companies and banks on interest.....	\$6,837 96
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	2,266	\$5,640,063
Written or renewed in 1920.....	519	1,486,450
<b>Totals .....</b>	<b>2,785</b>	<b>\$7,126,503</b>
Deduct expirations and cancellations.....	536	1,297,840
<b>In force December 31, 1920.....</b>	<b>2,249</b>	<b>\$5,828,663</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured. Farm property and detached village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.



What was the rate per \$100 of insurance of any assessments levied during the year 1920? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None levied; 1920, \$5.70.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes, treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors or agents.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$5,000.

**MOHAWK VALLEY CO-OPERATIVE FIRE  
INSURANCE COMPANY**

FORT PLAIN, N. Y.

[Commenced business May, 1916]

F. W. BAUDER, President

ISAAC ZOLLER, Secretary

**INCOME**

Policy, survey or membership fees.....	\$53 00
Assessments received .....	1,247 41
<b>Total Income</b> .....	<b>\$1,300 41</b>
Balance on hand December 31, 1919.....	1,557 64
<b>Total</b> .....	<b>\$2,858 05</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$62 00
Expense of adjustment and settlement of losses.....	6 (0)
Officers' salaries and fees.....	77 33
Directors' fees and expenses.....	29 61
Advertising, printing and stationery.....	44 00
Postage .....	8 46
Fees paid to agents or directors, for taking applications.....	53 00
Legal expenses .....	2 00
Miscellaneous .....	80
<b>Total Disbursements</b> .....	<b>\$283 90</b>
<b>Balance</b> .....	<b>\$2,574 85</b>

**ASSETS**

Deposits in trust companies and banks not on interest.....	\$74 85
Deposits in trust companies and banks on interest.....	2,500 00
<b>Total Assets</b> .....	<b>\$2,574 85</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	182	\$562,625
Written or renewed in 1920.....	53	202,300
<b>Totals</b> .....	<b>235</b>	<b>\$764,925</b>
Deduct expirations and cancellations.....	13	42,250
<b>In force December 31, 1920.....</b>	<b>222</b>	<b>\$722,675</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured. Farm property, dwellings, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$21.60.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

## MONROE COUNTY PATRONS' FIRE RELIEF ASSOCIATION

HONEOYE FALLS, N. Y.

[Commenced business April, 1877]

E. W. BRIGHAM, President

R. C. PARRISH, Secretary

### INCOME

Advance payments (other than policy fees).....	\$14,627 76
Policy, survey or membership fees.....	1,298 00
Assessments received .....	648 03
Interest .....	356 47
<b>Total Income .....</b>	<b>\$16,930 26</b>
Balance on hand December 31, 1919.....	12,193 08
<b>Total .....</b>	<b>\$29,123 34</b>

### DISBURSEMENTS

Amount of losses paid.....	\$21,361 56
Expense of adjustment and settlement of losses.....	103 40
Officers' salaries and fees.....	800 00
Directors' fees and expenses.....	199 96
Printing and stationery.....	88 50
Postage .....	55 63
Fees paid to agents or directors, for taking applications.....	1,298 00
Returns to policyholders other than loss payments.....	852 70
<b>Total Disbursements .....</b>	<b>\$24,759 75</b>
<b>Balance .....</b>	<b>\$4,363 59</b>

### ASSETS

Cash in office .....	\$276 15
Deposits in trust companies and banks on interest.....	4,087 44
<b>Total Assets .....</b>	<b>\$4,363 59</b>

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	3,852	\$11,175,012
Written or renewed in 1920.....	959	2,925,535
<b>Totals .....</b>	<b>4,811</b>	<b>\$14,100,547</b>
Deduct expirations and cancellations.....	791	2,139,207
<b>In force December 31, 1920.....</b>	<b>4,020</b>	<b>\$11,961,340</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwelling.  
What policy or survey fee does policyholder pay at issuance of policy?  
\$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Fifty cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? None levied.

State amount, if any, of unpaid assessments, levied during the year 1919  
None levied; 1920, none.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? By directors.

What is the largest amount insured in any one hazard? \$7,000.

**THE MONTGOMERY AND FULTON COUNTY  
PATRONS' FIRE RELIEF ASSOCIATION**

CANAJOHARIE, N. Y.

[Commenced business December, 1891]

SHELDON D. SMITH, President

WM. VAN WIE, Secretary

**INCOME**

Policy, survey or membership fees.....	\$140 00
Assessments received .....	3,682 66
Borrowed money .....	950 00
<b>Total Income .....</b>	<b>\$4,772 66</b>
Balance on hand December 31, 1919 .....	857 91
<b>Total .....</b>	<b>\$5,630 57</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$3,881 25
Officers' salaries and fees.....	225 00
Directors' fees and expenses.....	541 13
Advertising, printing and stationery.....	24 35
Fees paid to agents or directors, for taking applications.....	140 00
<b>Total Disbursements .....</b>	<b>\$4,811 73</b>
<b>Balance .....</b>	<b>\$818 84</b>

**ASSETS**

Deposits in trust companies and banks not on interest.....	\$818 84
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**LIABILITIES**

Borrowed money unpaid.....	\$950 00
Interest due and accrued on borrowed money.....	47 75
<b>Total Liabilities .....</b>	<b>\$997 75</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	634	\$1,512,868
Written or renewed in 1920.....	140	337,595
<b>Totals .....</b>	<b>774</b>	<b>\$1,850,463</b>
Deduct expirations and cancellations.....	77	124,175
<b>In force December 31, 1920.....</b>	<b>697</b>	<b>\$1,726,288</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and personal property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of any assessments levied during 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary and treasurer, \$1,000 each.

Does the corporation obtain bonds from its directors or agents? Yes, double amount to be collected.

Are risks inspected? Yes, by inspectors.

By whom are losses adjusted? Secretary and two directors.

What is the largest amount insured in any one hazard? \$7,000.

**MUTUAL INSURANCE ASSOCIATION OF NASSAU,  
SCHODACK AND CHATHAM**

CASTLETON, N. Y.

[Commenced business February, 1856]

M. E. MILLIUS, President

J. S. FINCH, Secretary

**INCOME**

Advance payments (other than policy fees) .....	\$62 15
Policy, survey or membership fees.....	46 50
Assessments received .....	2,625 74
Borrowed money .....	500 00
Miscellaneous .....	49 20
<b>Total Income .....</b>	<b>\$3,263 59</b>
Balance on hand December 31, 1919.....	88 18
<b>Total .....</b>	<b>\$3,371 77</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$1,857 00
Officers' salaries and fees .....	401 80
Directors' fees and expenses.....	30 00
Office expenses, clerk hire, etc .....	4 00
Advertising, printing and stationery .....	28 50
Postage .....	21 96
Fees paid to agents or directors for taking applications .....	212 43
Returns to policyholders other than loss payments .....	5 20
Borrowed money repaid and interest thereon (principal, \$500; interest, \$26.50).....	526 50
Miscellaneous .....	13 25
<b>Total Disbursements .....</b>	<b>\$3,100 64</b>
Balance .....	\$271 13

**ASSETS**

Cash in office .....	\$15 80
Deposits in trust companies and banks not on interest .....	255 33
<b>Total Assets .....</b>	<b>\$271 13</b>

**LIABILITIES**

Advertising .....	\$37 30
Secretary's salary .....	326 30
Agent's commission .....	20 80
Directors' fees .....	57 00
Rent, \$2.00; postage, \$1.00.....	3 00
<b>Total Liabilities .....</b>	<b>\$444 40</b>



## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	408	\$895,853
Written or renewed in 1920.....	59	86,700
Totals .....	527	\$982,553
Deduct expirations and cancellations.....	51	70,790
In force December 31, 1920 .....	476	\$911,763

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and general village property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$31.76.

Is property classified? Yes, four classifications according to hazard.

Does corporation use different rates in making assessments on classified property? Yes; flat rate, two, three and four times flat rate.

For what term are policies written? Five years.

Are officers bonded? Yes, treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by agent.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

**NIAGARA AND ERIE COUNTY FARMERS'  
PROTECTIVE ASSOCIATION**

WENDELVILLE, N. Y.

[Commenced business February, 1889]

JOHN F. BRAUER, President

JACOB KRAMER, Secretary

**INCOME**

Policy, survey or membership fees.....	\$1, 141 00
Assessments received .....	12, 398 24
Borrowed money .....	4, 000 00
<b>Total Income .....</b>	<b>\$17, 539 24</b>
Balance on hand December 31, 1919.....	2, 735 89
<b>Total .....</b>	<b>\$20, 275 13</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$7, 589 27
Expense of adjustment and settlement of losses .....	166 55
Officers' salaries and fees.....	1, 480 40
Office expenses, clerk hire, etc.....	42 50
Advertising printing and stationery .....	72 87
Postage .....	63 63
Fees paid to agents or directors for taking applications.....	2, 352 59
Borrowed money repaid and interest thereon (principal, \$4,000; interest, \$120.20).....	4, 120 20
Legal expenses .....	17 00
Miscellaneous .....	166 75
<b>Total Disbursements .....</b>	<b>\$18, 061 76</b>
<b>Balance .....</b>	<b>\$4, 913 37</b>

**ASSETS**

Deposits in trust companies and banks not on interest .....	\$4, 213 37
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**LIABILITIES**

Miscellaneous .....	\$77 89
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	1, 716	\$3, 967, 838
Written or renewed in 1920 .....	486	1, 871, 503
<b>Totals .....</b>	<b>2, 204</b>	<b>\$5, 839, 341</b>
Deduct expirations and cancellations.....	324	724, 070
<b>In force December 31, 1920.....</b>	<b>1, 880</b>	<b>\$5, 115, 271</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools, churches, stores, hotels and shops.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$58.30.

Is property classified? Yes; first class, schools, churches and farms; second class, all other property.

Does corporation use different rates in making assessments on classified property? Yes; first class, flat rate; second class, double flat rate.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary, \$500; treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? Yes, double amount to be collected.

Are risks inspected? Yes, by agent.

By whom are losses adjusted? Local agent, in case of large losses assisted, by two appraisers.

What is the largest amount insured in any one hazard? First class, \$7,000; second class, \$4,000.

**ONEIDA COUNTY GRANGE CO-OPERATIVE FIRE  
INSURANCE COMPANY**

ROME, N. Y.

[Commenced business January, 1914]

W. G. COMSTOCK, President

OLIN B. LAWTON, Secretary

**INCOME**

Advance payments (other than policy fees) .....	\$350 56
Policy, survey or membership fees .....	150 00
Assessments received .....	1,733 68
Borrowed money .....	1,000 00
<b>Total Income</b> .....	<b>\$3,234 24</b>
Balance on hand December 31, 1919 .....	306 88
<b>Total</b> .....	<b>\$3,541 12</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$1,496 00
Expense of adjustment and settlement of losses .....	8 00
Officers' salaries and fees .....	300 00
Directors' fees and expenses .....	20 16
Office expenses, clerk hire, etc. ....	1 25
Advertising, printing and stationery .....	24 00
Postage .....	10 74
Fees paid to agents or directors for taking applications .....	150 00
Returns to policyholders other than loss payments .....	12 50
Borrowed money repaid and interest thereon (principal. \$1,000; interest, \$9) .....	1,009 00
Legal expenses .....	3 30
Miscellaneous .....	2 00
<b>Total Disbursements</b> .....	<b>\$3,036 95</b>
<b>Balance</b> .....	<b>\$504 17</b>

**ASSETS**

Cash in office .....	\$19 17
Deposits in trust companies and banks not on interest .....	485 00
<b>Total Assets</b> .....	<b>\$504 17</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919 .....	241	\$727,863
Written or renewed in 1920 .....	100	350,560
<b>Totals</b> .....	<b>341</b>	<b>1,078,423</b>
Deduct expirations and cancellations .....	37	103,887
<b>In force December 31, 1920</b> .....	<b>304</b>	<b>974,536</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and grange halls.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessment levied during the year 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes, treasurer, \$4,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors and executive committee.

What is the largest amount insured in any one hazard? \$7,000.

## THE ONONDAGA COUNTY PATRONS FIRE RELIEF ASSOCIATION

SKANEATELES, N. Y.

[Commenced business July, 1883]

J. H. LANKTON, President

GEORGE M. TALLCOT, Secretary

### INCOME

Advance payments (other than policy fees) .....	\$1,996 08
Policy, survey or membership fees .....	244 00
Assessments received .....	2,982 21
<b>Total Income</b> .....	<b>\$5,209 27</b>
Balance on hand December 31, 1919 .....	<b>2,833 02</b>
<b>Total</b> .....	<b>\$8,135 29</b>

### DISBURSEMENTS

Amount of losses paid .....	\$2,018 26
Officers' salaries and fees .....	500 00
Directors' fees and expenses .....	574 54
Office expenses, clerk hire, etc. ....	237 37
Advertising, printing and stationery .....	303 94
Postage .....	49 77
Fees paid to agents or directors for taking applications .....	244 00
Returns to policyholders other than loss payments .....	10 09
Legal expenses .....	25
Miscellaneous .....	9 50
<b>Total Disbursements</b> .....	<b>\$3,947 72</b>
<b>Balance</b> .....	<b>\$4,187 57</b>

### ASSETS

Deposits in trust companies and banks not on interest .....	\$4,187 57
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	779	\$2,878,511
Written or renewed in 1920 .....	244	908,235
<b>Totals</b> .....	<b>1,023</b>	<b>\$3,786,746</b>
Deduct expirations and cancellations .....	253	682,903
In force December 31, 1920 .....	770	<b>\$3,103,843</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.  
 What policy or survey fee does policyholder pay at issuance of policy? \$1.  
 What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twenty cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Ten cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$34.46; 1920, \$129.01.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Secretary and directors.

What is the largest amount insured in any one hazard? \$7,000.

## ONTARIO COUNTY ALLIANCE MUTUAL FIRE RELIEF ASSOCIATION

CANANDAIGUA, N. Y.

[Commenced business June, 1894]

W. FRANK JONES, President

E. W. BURGE, Secretary

### INCOME

Advance payments (other than policy fees) .....	\$1,979 12
Policy, survey or membership fees .....	398 00
Assessments received .....	10,006 82
Borrowed money .....	7,204 42
<b>Total Income</b> .....	<b>\$19,586 36</b>
Balance on hand December 31, 1919 .....	1,943 82
<b>Total</b> .....	<b>\$21,532 18</b>

### DISBURSEMENTS

Amount of losses paid .....	\$9,328 19
Expense of adjustment and settlement of losses .....	359 22
Officers salaries and fees .....	1,050 94
Directors' fees and expenses .....	925 57
Office expenses, clerk hire, etc. ....	453 34
Advertising, printing and stationery .....	104 50
Postage .....	152 44
Fees paid to agents or directors for taking applications .....	1,438 18
Borrowed money repaid and interest thereon (principal, \$6,554.50; interest, \$275.29) .....	6,829 79
Legal expenses .....	20 00
Miscellaneous .....	13 75
<b>Total Disbursements</b> .....	<b>\$20,675 92</b>
<b>Balance</b> .....	<b>\$856 26</b>

### ASSETS

Deposits in trust companies and banks not on interest .....	\$856 26
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### LIABILITIES

Borrowed money unpaid .....	\$649 92
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	2900	\$3,733,731
Written or renewed in 1920 .....	796	1,178,473
<b>Totals</b> .....	<b>3,696</b>	<b>\$4,962,204</b>
Deduct expirations and cancellations .....	548	759,014
<b>In force December 31, 1920</b> .....	<b>3,148</b>	<b>\$4,203,190</b>



## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, schools, churches and mercantile property.

What policy or survey fee does policyholder pay at issuance of policy? Fifty cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? One-seventh and one-fourteenth of 1 per cent. according to class.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$2,000.

Is property classified? Yes, first class, farm property and business property; second class, city and village dwellings.

Does corporation use different rates in making assessments on classified property? Yes, class one, flat rate; class two, one-half class one.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary, \$1,000; treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? Yes, \$500.

Are risks inspected? Yes, by directors or agents.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$4,000 on farm property; \$2,500 on city and village property.

## ONTARIO COUNTY PATRONS' FIRE RELIEF ASSOCIATION

CANANDAIGUA, N. Y.

[Commenced business July, 1877]

E. L. WEBSTER, President

ELMER LUCAS, Secretary

### INCOME

Advance payments (other than policy fees).....	\$2,432 12
Policy, survey or membership fees .....	596 00
Assessments received .....	17,597 09
Interest .....	71 71
Borrowed money .....	2,000 00
<b>Total Income .....</b>	<b>\$22,696 92</b>
Balance on hand December 31, 1919.....	5,059 86
<b>Total .....</b>	<b>\$27,756 78</b>

### DISBURSEMENTS

Amount of losses paid .....	\$20,801 70
Expense of adjustment and settlement of losses .....	204 70
Officers' salaries and fees .....	1,203 00
Directors' fees and expenses.....	338 87
Office expenses, clerk hire, etc. ....	69 26
Advertising, printing and stationery.....	90 60
Postage .....	126 36
Fees paid to agents or directors for taking applications.....	816 00
Returns to policyholders other than loss payments .....	68 34
Borrowed money repaid and interest thereon (principal, \$2,000; interest, \$58) .....	2,056 00
Miscellaneous including \$18 treasurer's bond; \$28.36 refund .....	73 38
<b>Total Disbursements .....</b>	<b>\$25,550 21</b>
<b>Balance .....</b>	<b>\$1,906 87</b>

### ASSETS

Cash in office.....	\$1,906 87
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### LIABILITIES

Gross losses and claims unpaid.....	\$1,927 02
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	1,916	\$6,834,136
Written or renewed in 1920.....	440	2,432,115
<b>Totals .....</b>	<b>2,256</b>	<b>\$9,266,250</b>
Deduct expirations and cancellations.....	422	1,623,530
<b>In force December 31, 1920.....</b>	<b>1,834</b>	<b>\$7,642,720</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholders pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes; treasurer, \$6,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. By directors.

By whom are losses adjusted? Executive committee or local director.

What is the largest amount insured in any one hazard? \$7,000.

**THE ORLEANS COUNTY FARMERS' MUTUAL  
INSURANCE COMPANY**

ALBION, N. Y.

[Commenced business March, 1881]

M. M. McCRILLIS, President

T. A. FISH, Secretary

**INCOME**

Policy, survey or membership fees .....	\$1,584 00
Assessments received .....	23,421 93
Interest .....	229 84
Miscellaneous .....	41 53
<b>Total Income .....</b>	<b>25,277 30</b>
<b>Balance on hand December 31, 1919 .....</b>	<b>11,737 43</b>
<b>Total .....</b>	<b>37,014 73</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$13,454 50
Expense of adjustment and settlement of losses .....	370 66
Officers' salaries and fees .....	1,267 05
Directors' fees and expenses .....	988 92
Advertising, printing and stationery .....	112 00
Postage .....	192 48
Fees paid to agents or directors for taking applications .....	1,584 00
Returns to policyholders other than loss payments .....	1 13
Legal expenses .....	25 00
Miscellaneous .....	131 72
Expenses and dues of delegates to central organization .....	38 85
<b>Total Disbursements .....</b>	<b>18,166 31</b>
<b>Balance .....</b>	<b>18,838 41</b>

**ASSETS**

Deposits in trust companies and banks not on interest .....	\$838 41
Deposits in trust companies and banks on interest .....	18,000 00
<b>Total Assets .....</b>	<b>18,838 41</b>

**LIABILITIES**

Gross losses and claims unpaid .....	\$105 00
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919 .....	4,771	\$11,352,410
Written or renewed in 1920 .....	989	2,852,660
<b>Totals .....</b>	<b>5,760</b>	<b>\$14,205,070</b>
Deduct expirations and cancellations .....	881	2,207,659
<b>In force December 31, 1920 .....</b>	<b>4,879</b>	<b>\$11,997,411</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and other property not more hazardous.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$35.35; 1920, \$99.74.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes; treasurer, \$8,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so state amount. Double amount to be collected.

Are risks inspected? Yes. By directors.

By whom are losses adjusted? Adjuster and local director.

What is the largest amount insured in any one hazard? \$5,000.

## OTSEGO COUNTY FARMERS' CO-OPERATIVE FIRE INSURANCE COMPANY

COOPERSTOWN, N. Y.

[Commenced business May, 1886]

A. C. SHIPMAN, President

F. B. SHIPMAN, Secretary

### INCOME

Policy, survey or membership fees.....	\$2,436 00
Assessments received .....	16,858 74
Borrowed money .....	9,400 00
Miscellaneous . . . . .	49 15
<b>Total Income .....</b>	<b>\$28,743 89</b>
Balance on hand December 31, 1919.....	1,323 56
<b>Total .....</b>	<b>\$30,067 45</b>

### DISBURSEMENTS

Amount of losses paid .....	\$13,566 44
Expense of adjustment and settlement of losses.....	134 00
Officers' salaries and fees .....	3,400 00
Directors' fees and expenses .....	68 00
Office expenses, clerk hire, etc.....	665 54
Advertising, printing and stationery.....	323 79
Postage . . . . .	163 27
Fees paid to agents or directors for taking applications.....	1,218 00
Borrowed money repaid and interest thereon (principal, \$9,400; interest, \$233.53) .....	9,633 53
Miscellaneous, including \$387.49 safe; \$50.36, collecting assessments .....	469 35
<b>Total Disbursements .....</b>	<b>\$39,650 92</b>
<b>Balance .....</b>	<b>\$416 53</b>

### ASSETS

Deposits in trust companies and banks not on interest.....	\$416 53
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	3,556	\$5,452,740
Written or renewed in 1920.....	1,380	2,148,436
<b>Totals . . . . .</b>	<b>4,936</b>	<b>\$7,601,176</b>
Deduct expirations and cancellations .....	1,260	1,884,052
<b>In force December 31, 1920.....</b>	<b>3,676</b>	<b>\$5,717,123</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$421.44.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by agents or secretary.

By whom are losses adjusted? President or secretary.

What is the largest amount insured in any one hazard? \$3,500.

## OTSEGO COUNTY PATRONS' CO-OPERATIVE FIRE RELIEF ASSOCIATION

SCHENEVUS, N. Y.

[Commenced business May, 1913]

WEBB CHAMBERLIN, President

IRA D. TIPPLE, Secretary

### INCOME

Advance payments (other than policy fees) .....	\$284 65
Policy, survey or membership fees .....	266 00
Assessments received .....	8,219 87
1919 unpaid assessment .....	293 41
<b>Total Income</b> .....	<b>\$9,063 93</b>
<b>Balance on hand December 31, 1919</b> .....	<b>408 02</b>
<b>Total</b> .....	<b>\$9,471 95</b>

### DISBURSEMENTS

Amount of losses paid .....	\$7,233 12
Expense of adjustment and settlement of losses .....	66 08
Officers' salaries and fees .....	277 30
Office expenses, clerk hire, etc. ....	2 00
Advertising, printing and stationery .....	138 30
Postage .....	28 40
Fees paid to agents or directors for taking applications .....	266 00
Returns to policyholders other than loss payments .....	1 42
Telephone and telegraph .....	4 75
<b>Total Disbursements</b> .....	<b>\$8,017 40</b>
<b>Balance</b> .....	<b>\$1,454 55</b>

### ASSETS

Deposits in trust companies and banks not on interest .....	\$1,454 55
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### LIABILITIES

Claims unpaid .....	\$2,775 00
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	1,237	\$2,300,804
Written or renewed in 1920 .....	266	569,305
<b>Totals</b> .....	1,503	\$2,870,109
Deduct expirations and cancellations .....	176	329,660
<b>In force December 31, 1920</b> .....	1,327	\$2,540,449



## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1920? Forty-eight cents.

State amount, if any, of unpaid assessments levied during the year 1919: \$94.67; 1920, \$1,682.52.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes, treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Adjusters.

What is the largest amount insured in any one hazard? \$7,000.

THE PATRONS' CO-OPERATIVE FIRE RELIEF ASSO-  
CIATION OF STEUBEN AND LIVINGSTON  
COUNTIES, NEW YORK

SAVONA, N. Y.

[Commenced business September, 1877]

JAMES M. KELLY, President

ISAAC JOHNSON, Secretary

INCOME

Policy, survey or membership fees .....	\$1,377 00
Assessments received .....	23,523 39
Borrowed money .....	8,600 00
<b>Total Income</b> .....	<b>\$33,500 39</b>
Balance on hand December 31, 1919 .....	2,537 81
<b>Total</b> .....	<b>\$36,038 20</b>

DISBURSEMENTS

Amount of losses paid .....	\$19,234 22
Officers' salaries and fees .....	1,550 00
Directors' fees and expenses .....	1,861 87
Advertising, printing and stationery .....	197 13
Postage .....	93 77
Borrowed money repaid and interest thereon (principal, \$8,600; interest, \$56.40) .....	8,656 40
Miscellaneous .....	40 32
<b>Total Disbursements</b> .....	<b>\$31,633 71</b>
<b>Balance</b> .....	<b>\$4,404 49</b>

ASSETS

Deposits in trust companies and banks not on interest .....	\$4,404 49
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LIABILITIES

Gross losses and claims unpaid .....	\$4,211 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	2,887	\$8,171,830
Written or renewed in 1920 .....	918	2,903,650
<b>Totals</b> .....	<b>3,805</b>	<b>\$11,075,480</b>
Deduct expirations and cancellations .....	797	2,015,300
<b>In force December 31, 1920</b> .....	<b>3,008</b>	<b>\$9,060,180</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and other not more hazardous.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty-nine cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$5,000.

THE PATRONS' FIRE RELIEF ASSOCIATION OF  
MADISON COUNTY

NELSON, N. Y.

[Commenced business January, 1890]

HORACE K. SMITH, President

EDWARD S. SMITH, Secretary

INCOME

Advance payments (other than policy fees).....	\$183 53
Policy, survey or membership fees .....	120 00
Assessments received . . . . .	4,147 39
Borrowed money . . . . .	800 00
<b>Total Income</b> .....	<b>\$5,250 92</b>
Balance on hand December 31, 1917.....	1,137 44
<b>Total</b> .....	<b>\$6,388 36</b>

DISBURSEMENTS

Amount of losses paid .....	\$3,012 50
Officers' salaries and fees .....	280 00
Directors' fees and expenses .....	186 86
Advertising, printing and stationery.....	41 66
Postage . . . . .	14 83
Fees paid to agents or directors for taking applications....	120 00
Borrowed money repaid and interest thereon (principal, \$2,100; interest, \$32.91) .....	2,132 91
<b>Total Disbursements</b> .....	<b>\$5,788 76</b>
<b>Balance</b> .....	<b>\$599 60</b>

ASSETS

Deposits in trust companies and banks not on interest.....	\$599 60
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LIABILITIES

Gross losses and claims unpaid.....	\$3,620 00
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	488	\$1,138,249
Written or renewed in 1920.....	60	183,530
<b>Totals</b> .....	<b>548</b>	<b>\$1,321,779</b>
Deduct expirations and cancellations.....	14	35,875
<b>In force December 31, 1920.....</b>	<b>534</b>	<b>\$1,285,904</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Forty-five cents.

State amount, if any, of unpaid assessments levied during the year 1919 \$60.71; 1920, \$220.19.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes; secretary, \$1,000; treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes. By directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$5,000.

PATRONS' FIRE RELIEF ASSOCIATION OF SENECA COUNTY

INTERLAKEN, N. Y.

[Commenced business February, 1877]

C. W. COSAD, President

GEO. H. MUNDY, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$2,015 43
Policy, survey or membership fees.....	534 00
Assessments received .....	6,953 71
Borrowed money .....	800 00
<b>Total Income .....</b>	<b>\$10,303 14</b>
<b>Balance on hand December 31, 1919.....</b>	<b>7,933 86</b>
<b>Total .....</b>	<b>\$18,237 00</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$11,482 29
Expense of adjustment and settlement of losses.....	151 37
Officers' salaries and fees.....	685 00
Directors' fees and expenses.....	445 63
Office expenses, clerk hire, etc.....	10 00
Advertising, printing and stationery.....	67 60
Postage .....	93 09
Fees paid to agents or directors, for taking applications.....	534 00
Returns to policyholders other than loss payments.....	4 69
Borrowed money repaid and interest thereon (principal, \$800; interest, \$8).....	808 00
Miscellaneous .....	40 00
<b>Total Disbursements .....</b>	<b>\$14,321 67</b>

<b>Balance .....</b>	<b>\$3,915 33</b>
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**ASSETS**

Cash in office.....	\$1,201 90
Deposits in trust companies and banks not on interest.....	2,713 49
<b>Total Assets .....</b>	<b>\$3,915 33</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	2,174	\$6,171,825
Written or renewed in 1920.....	534	1,983,815
<b>Totals .....</b>	<b>2,708</b>	<b>\$8,155,640</b>
Deduct expirations and cancellations.....	479	1,299,710
<b>In force December 31, 1920.....</b>	<b>2,229</b>	<b>\$6,859,930</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten, eleven and one-ninth, twelve and one-half and fourteen and two-sevenths cents.

What was the rate per \$100 of insurance of any assessment levied during the year 1920? First class, 9 cents; second class, 10 cents; third class, 11 cents; fourth class, 13 cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$103.51.

Is property classified? Yes, classified according to occupancy and proximity to other property.

Does corporation use different rates in making assessments on classified property? Yes, various rates, see above.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary, \$5,000; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? Yes, \$500.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

THE PATRONS OF HUSBANDRY CO-OPERATIVE  
FIRE RELIEF ASSOCIATION OF THE COUNTY  
OF HERKIMER, STATE OF NEW YORK

HERKIMER, N. Y.

[Commenced business August, 1889]

R. H. SMITH, President

W. F. RASBACH, Secretary

INCOME

Advance payments (other than policy fees).....	\$1,904 69
Policy, survey or membership fees.....	1,508 00
Assessments received .....	9,887 66
Miscellaneous .....	99 72
<b>Total Income .....</b>	<b>\$13,400 07</b>
Balance on hand December 31, 1919.....	9,108 69
<b>Total .....</b>	<b>\$22,508 76</b>

DISBURSEMENTS

Amount of losses paid.....	\$18,293 92
Expense of adjustment and settlement of losses.....	220 00
Officers' salaries and fees.....	1,100 00
Directors' fees and expenses.....	140 00
Office expenses, clerk hire, etc.....	156 00
Advertising, printing and stationery.....	88 50
Postage .....	66 15
Fees paid to agents or directors, for taking applications....	1,508 00
Returns to policyholders other than loss payments.....	330 78
Telephone .....	49 25
Legal expenses .....	10 00
Miscellaneous .....	44 17
Investigating risks .....	158 40
<b>Total Disbursements .....</b>	<b>\$22,165 17</b>
<b>Balance .....</b>	<b>\$343 59</b>

ASSETS

Deposits in trust companies and banks not on interest.....	\$343 59
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	1,433	\$5,041,089
Written or renewed in 1920.....	389	1,478,237
<b>Totals .....</b>	<b>1,822</b>	<b>6,519,326</b>
Deduct expirations and cancellations.....	434	1,375,493
<b>In force December 31, 1920.....</b>	<b>1,388</b>	<b>\$5,143,833</b>



## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Sixteen and two-thirds and 20 cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$57.49; 1920, \$253.55.

Is property classified? Yes, four classes, according to material of building and proximity to other risks.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary, \$3,000; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by local director.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

THE PATRONS OF INDUSTRY FIRE INSURANCE  
COMPANY OF CORTLAND COUNTY, N. Y.

CORTLAND, N. Y.

[Commenced business October, 1901]

JEROME A. HALL, President

A. J. SEARS, Secretary

INCOME

Advance payments (other than policy fees).....	\$227 78
Policy, survey or membership fees.....	160 00
Assessments received .....	2,749 52
Borrowed money .....	800 00
Miscellaneous .....	24 00
<b>Total Income .....</b>	<b>\$3,961 30</b>
Balance on hand December 31, 1919.....	178 92
<b>Total .....</b>	<b>\$4,140 22</b>

DISBURSEMENTS

Amount of losses paid.....	\$2,445 <sup>b</sup> 29
Expense of adjustment and settlement of losses.....	30 00
Officers' salaries and fees.....	100 00
Directors' fees and expenses.....	60 00
Advertising, printing and stationery.....	6 00
Postage .....	20 00
Fees paid to agents or directors, for taking applications....	160 00
Borrowed money repaid and interest thereon (principal, \$1,100; interest, \$25).....	1,125 00
Miscellaneous .....	4 25
<b>Total Disbursements .....</b>	<b>\$8,950 54</b>
<b>Balance .....</b>	<b>\$189 68</b>

ASSETS

Deposits in trust companies and banks not on interest.....	\$189 68
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	857	\$1,180,172
Written or renewed in 1920.....	128	227,770
<b>Totals .....</b>	<b>985</b>	<b>\$1,407,942</b>
Deduct expirations and cancellations.....	123	224,667
<b>In force December 31, 1920.....</b>	<b>862</b>	<b>\$1,183,275</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.25.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1920? Twenty-five cents on 1st class; fifty cents on 2nd class.

State amount, if any, of unpaid assessments levied during the year 1919. \$42; 1920, \$38.

Is property classified? Yes; class 1, farm property and city property 40 feet from other buildings; class 2, schools and buildings within 100 feet from other buildings.

Does corporation use different rates in making assessments on classified property? Yes, class 2 double class 1.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$4,000.

PATRONS OF INDUSTRY FIRE INSURANCE COMPANY OF ONONDAGA AND OSWEGO COUNTIES, NEW YORK

PARISH, N. Y.

[Commenced business January, 1900]

S. L. WALKER, President

EMMETT LEWIS, Secretary

INCOME

Advance payments (other than policy fees).....	\$217 14
Policy, survey or membership fees.....	130 00
Assessments received .....	1,960 79
Borrowed money .....	450 00
<b>Total Income .....</b>	<b>\$2,757 93</b>

DISBURSEMENTS

Amount of losses paid.....	\$795 00
Expense of adjustment and settlement of losses.....	34 04
Officers' salaries and fees.....	20 59
Directors' fees and expenses.....	85 35
Office expenses, clerk hire, etc.....	100 00
Advertising, printing and stationery.....	15 74
Postage .....	28 81
Fees paid to agents or directors, for taking applications....	130 00
Borrowed money repaid and interest thereon (principal, \$1,450; interest, \$67.20).....	1,517 20
Miscellaneous .....	31 20
<b>Total Disbursements .....</b>	<b>\$2,757 93</b>

LIABILITIES

Borrowed money unpaid.....	\$450 00
All other debts.....	83 34
<b>Total Liabilities .....</b>	<b>\$533 34</b>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	353	\$505,090
Written or renewed in 1920.....	104	168,285
<b>Totals .....</b>	<b>457</b>	<b>\$673,375</b>
Deduct expirations and cancellations.....	98	131,125
<b>In force December 31, 1920.....</b>	<b>359</b>	<b>\$542,250</b>

GENERAL INTERROGATORIES

Name the kinds of property insured. Town, village and city, water protected.

What policy or survey fee does policyholder pay at issuance of policy? \$1.25.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10, 15 and 50 cents according to class.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Thirty-five cents, class 1; fifty-two and one-half cents, class 2; \$1.75, class 3.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, None.

Is property classified? Yes; class 1, water protected property; class 2, churches, schools and halls; class 3, stores and contents.

Does corporation use different rates in making assessments on classified property? Yes; class 1, flat rate; class 2, one and one-half times class 1; class 3, five times flat rate.

For what term are policies written? Three years.

Are officers bonded? Yes, treasurer, \$7,000.

Does the corporation obtain bonds from its directors or agents? Yes, \$400.

Are risks inspected? Yes, by inspector.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$4,600.

## RENSSELAER COUNTY MUTUAL FIRE INSURANCE COMPANY

SAND LAKE, N. Y.

[Commenced business April, 1878]

ELMER E. REICHARD, President

H. BURTON CARR, Secretary

### INCOME

Advance payments (other than policy fees) .....	\$2,889 42
Policy, survey or membership fees .....	2,425 50
Assessments received .....	30,320 06
Interest .....	227 01
<b>Total Income</b> .....	<b>\$35,862 99</b>
Balance on hand December 31, 1919 .....	15,495 57
<b>Total</b> .....	<b>\$51,358 16</b>

### DISBURSEMENTS

Amount of losses paid .....	\$22,269 70
Expense of adjustment and settlement of losses .....	714 00
Officers' salaries and fees .....	2,100 00
Directors' fees and expenses .....	162 00
Office expenses, clerk hire, etc. ....	562 72
Advertising, printing and stationery .....	247 29
Postage .....	145 39
Fees paid to agents or directors, for taking applications .....	2,915 78
Returns to policyholders other than loss payments .....	11 43
Legal expenses .....	300 00
Inspectors and finance committee .....	31 00
Delegate to Syracuse .....	21 06
<b>Total Disbursements</b> .....	<b>\$29,480 37</b>

<b>Balance</b> .....	<b>\$21,877 79</b>
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### ASSETS

Cash in office .....	\$153 84
Deposits in trust companies and banks not on interest .....	11,723 95
Deposits in trust companies and banks on interest .....	10,000 00

<b>Total Assets</b> .....	<b>\$21,877 79</b>
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### LIABILITIES

Claims resisted .....	\$2,000 00
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	6,759	\$11,015,990
Written or renewed in 1920 .....	1,617	2,889,425
<b>Totals</b> .....	<b>8,376</b>	<b>\$13,905,415</b>
Deduct expirations and cancellations .....	1,437	2,319,065
<b>In force December 31, 1920</b> .....	<b>6,939</b>	<b>\$11,586,350</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, city and village dwellings, schools, churches, mercantile risks, hotels and factories.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Class 1, twenty cents; class 1½, thirty cents; class 2, forty cents; class 3, sixty cents; and class 4, eighty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$51.87.

Is property classified? Yes; class 1, churches and dwellings and contents; class 1½, farm outbuildings and contents; class 2, school buildings; class 3, mercantile risks; class 4, blacksmith shops, grist mills and hotels.

Does corporation use different rates in making assessments on classified property? Yes; class 1, flat rate; class 1½, one and one-half times class 1; class 2, double class 1; class 3, three times class 1; class 4, four times class 1.

For what term are policies written? Five years.

Are officers bonded? Yes, treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by agent or director.

By whom are losses adjusted? Company's adjuster and executive committee.

What is the largest amount insured in any one hazard? \$4,000.

**THE ST. LAWRENCE COUNTY FARMERS'  
INSURANCE COMPANY**

OGDENSBURG, N. Y.

[Commenced business July, 1886]

LOTT HALL, President

N. WELLS, Secretary

**INCOME**

Policy, survey or membership fees.....	\$2,165 00
Assessments received .....	49,483 58
Borrowed money .....	41,225 00
<b>Total Income .....</b>	<b>\$92,873 58</b>
Balance on hand December 31, 1919 .....	582 55
<b>Total .....</b>	<b>\$93,456 13</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$39,715 58
Expense of adjustment and settlement of losses.....	1,476 14
Officers' salaries and fees.....	2,391 00
Office expenses, clerk hire, etc.....	3,825 00
Advertising, printing and stationery.....	257 00
Postage .....	394 31
Fees paid to agents or directors, for taking applications.....	2,165 00
Borrowed money repaid and interest thereon (principal, \$40,725; interest, \$1,584.02) .....	42,309 02
Miscellaneous .....	43 00
<b>Total Disbursements .....</b>	<b>\$92,576 05</b>
<b>Balance .....</b>	<b>\$390 08</b>

**ASSETS**

Deposits in trust companies and banks not on interest.....	\$880 08
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**LIABILITIES**

Gross losses and claims unpaid.....	\$5,548 66
Borrowed money unpaid .....	41,225 00
Interest due and accrued on borrowed money.....	346 86
<b>Total Liabilities .....</b>	<b>\$47,120 52</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	6,304	\$15,088,357
Written or renewed in 1920.....	2,165	5,466,625
<b>Totals .....</b>	<b>8,529</b>	<b>\$20,554,982</b>
Deduct expirations and cancellations.....	2,092	4,302,153
<b>In force December 31, 1920.....</b>	<b>6,437</b>	<b>\$16,252,829</b>



## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Thirty-three and seven-tenths cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$89.34; 1920, \$204.67.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes; secretary-treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by agent or directors.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$7,000.

**ST. LAWRENCE COUNTY PATRONS' FIRE RELIEF  
ASSOCIATION**

MOIRA, N. Y.

[Commenced business February, 1902]

S. N. BROWNING, President

T. O'CONNELL, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$1,571 60
Policy, survey or membership fees .....	970 00
Assessments received .....	40,213 34
Borrowed money .....	25,853 03
Discounts .....	25 29
<b>Total Income</b> .....	<b>\$68,633 26</b>
Balance on hand December 31, 1919.....	1,380 19
<b>Total</b> .....	<b>\$70,013 45</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$24,955 87
Expense of adjustment and settlement of losses.....	658 15
Officers' salaries and fees .....	2,589 87
Directors' fees and expenses .....	999 15
Office expenses, clerk hire, etc.....	7 10
Advertising, printing and stationery.....	456 09
Postage .....	339 08
Fees paid to agents or directors, for taking applications.....	970 00
Returns to policyholders other than loss payments.....	27 63
Borrowed money repaid and interest thereon (principal, \$33- 523.01; interest, \$974.26) .....	34,497 27
Legal expenses .....	3 80
Miscellaneous, including \$138, expenses annual meeting; \$42.45, telephone; \$60, officers' bonds; \$71.34, refund to directors...	397 92
<b>Total Disbursements</b> .....	<b>\$65,901 93</b>
<b>Balance</b> .....	<b>\$4,111 52</b>

**ASSETS**

Cash in office .....	\$4,111 52
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	5,179	\$14,089,970
Written or renewed in 1920 .....	970	4,186,815
<b>Totals</b> .....	<b>6,149</b>	<b>\$18,276,785</b>
Deduct expirations and cancellations .....	1,018	3,055,175
<b>In force December 31, 1920.....</b>	<b>5,131</b>	<b>\$15,221,610</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty-eight cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$100.86; 1920, \$7,520.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes; secretary, \$10,000; treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Secretary and two directors or local director.

What is the largest amount insured in any one hazard? \$7,000.

## SARATOGA COUNTY MUTUAL FIRE INSURANCE COMPANY

SARATOGA SPRINGS, N. Y.

[Commenced business October, 1859]

ALBERT E. BAKER, President

M. B. WILBUR, Secretary

### INCOME

Advance payments (other than policy fees).....	\$1,146 20
Assessments received .....	5,857 78
Borrowed money .....	4,400 00
<b>Total Income .....</b>	<b>\$11,403 98</b>
<b>Balance on hand December 31, 1919.....</b>	<b>106 13</b>
<b>Total .....</b>	<b>\$11,510 11</b>

### DISBURSEMENTS

Amount of losses paid .....	\$4,952 42
Officers' salaries and fees .....	562 82
Directors' fees and expenses .....	233 70
Office expenses, clerk hire, etc.....	109 95
Advertising, printing and stationery.....	56 21
Postage .....	58 47
Fees paid to agents or directors, for taking applications.....	412 05
Returns to policyholders other than loss payments.....	31 10
Borrowed money repaid and interest thereon (principal, \$4,400; interest, \$111.25) .....	4,511 25
Miscellaneous .....	13 25
<b>Total Disbursements .....</b>	<b>\$10,981 22</b>
<b>Balance .....</b>	<b>\$578 89</b>

### ASSETS

Deposits in trust companies and banks not on interest.....	\$578 89
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	930	\$1,504,334
Written or renewed in 1920.....	185	380,865
<b>Totals .....</b>	<b>1,115</b>	<b>\$1,885,199</b>
Deduct expirations and cancellations.....	152	325,579
<b>In force December 31, 1920.....</b>	<b>963</b>	<b>\$1,559,620</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached village dwellings, churches and schools.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Thirty cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Forty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$43.32.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes, treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? Yes, \$250.

Are risks inspected? Yes, by agent and regular inspector.

By whom are losses adjusted? Two or more directors.

What is the largest amount insured in any hazard? \$6,000.

## SAUQUOIT VALLEY FARMERS' ASSOCIATION

SAUQUOIT, N. Y.

[Commenced business February, 1879]

H. S. SCOTT, President

JOHN D. C. MILLER, Secretary

### INCOME

Advance payments (other than policy fees).....	\$1,292 06
Policy, survey or membership fees .....	447 00
Assessments received . . . . .	8,844 22
Interest . . . . .	136 62
<b>Total Income</b> .....	<b>\$10,719 90</b>

### DISBURSEMENTS

Amount of losses paid .....	\$7,744 40
Officers' salaries and fees .....	1,550 00
Directors' fees and expenses .....	122 10
Advertising, printing and stationery.....	120 78
Postage .....	106 56
Rent . . . . .	3 00
Deficit 1919 . . . . .	10 76
<b>Total Disbursements</b> .....	<b>\$9,657 60</b>

<b>Balance</b> .....	<b>\$1,062 30</b>
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### ASSETS

Cash in office.....	\$317 49
Deposits in trust companies and banks on interest.....	744 81
<b>Total Assets</b> .....	<b>\$1,062 30</b>

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	1,768	\$4,368,425
Written or renewed in 1920.....	447	1,331,550
<b>Totals</b> . . . . .	2,215	\$5,699,975
Deduct expirations and cancellations.....	445	1,137,535
<b>In force December 31, 1920</b> .....	1,770	\$4,562,440

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919.  
None; 1920, \$9.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? One and three directors.

What is the largest amount insured in any one hazard? \$5,000.

**THE SCHOHARIE AND SCHENECTADY COUNTIES  
FARMERS' MUTUAL FIRE INSURANCE  
ASSOCIATION**

ESPERANCE, N. Y.

[Commenced business 1868]

CHAS. BAUMES, President

JOHN P. VAN VECHTEN, Secretary

**INCOME**

Policy, survey or membership fees.....	\$2,000 00
Assessments received .....	27,906 90
Borrowed money .....	10,645 01
<b>Total Income .....</b>	<b>\$40,551 91</b>
<b>Balance on hand December 31, 1919.....</b>	<b>432 33</b>
<b>Total .....</b>	<b>\$40,984 24</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$11,183 51
Expense of adjustment and settlement of losses.....	435 00
Officers' salaries and fees .....	2,350 00
Directors' fees and expenses .....	569 85
Office expenses, clerk hire, etc.....	60 00
Advertising, printing and stationery .....	215 00
Postage .....	60 00
Fees paid to agents or directors, for taking applications.....	2,000 00
Borrowed money repaid and interest thereon (principal, \$22,- 211.80; interest, \$752.08) .....	22,963 88
<b>Total Disbursements .....</b>	<b>\$39,837 24</b>
<b>Balance .....</b>	<b>\$1,147 00</b>

**ASSETS**

Cash in office .....	\$1,147 00
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**LIABILITIES**

Gross losses and claims unpaid.....	\$720 00
Borrowed money unpaid .....	10,645 01
Interest due and accrued on borrowed money.....	425 00
Directors and agents' expenses.....	1,266 45
Officers' salaries .....	850 00
Postal cards and posters .....	55 00
<b>Total Liabilities .....</b>	<b>\$13,961 46</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	4,398	\$8,336,142
Written or renewed in 1920.....	1,203	2,535,251
<b>Totals .....</b>	<b>5,601</b>	<b>\$10,871,393</b>
Deduct expirations and cancellations.....	1,264	2,288,450
<b>In force December 31, 1920 .....</b>	<b>4,337</b>	<b>\$8,582,943</b>



## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Thirty-four cents.

State amount, if any, of unpaid assessments levied during the year 1919 \$141.95; 1920, \$172.86.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes; treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors and agents.

By whom are losses adjusted? Secretary or director or agent appointed by him.

What is the largest amount insured in any one hazard? \$7,000.

**SUFFOLK AND NASSAU PATRONS' CO-OPERATIVE  
FIRE ASSOCIATION**

WESTHAMPTON, N. Y.

[Commenced business February, 1918]

ARTHUR L. DOWNS, President

CHARLES G. SMITH, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$397 56
Policy, survey or membership fees.....	52 50
Assessments received .....	205 39
<b>Total Income .....</b>	<b>\$655 45</b>
Balance on hand December 31, 1919.....	292 89
<b>Total .....</b>	<b>\$948 34</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$40 00
Officers' salaries and fees .....	150 00
Directors' fees and expenses.....	38 25
Office expenses, clerk hire, etc.....	5 27
Advertising, printing and stationery.....	20 75
Postage .....	11 81
Fees paid to agents or directors, for taking applications.....	52 50
Returns to policyholders other than loss payments.....	34 05
Special appraisals .....	82 00
<b>Total Disbursements .....</b>	<b>\$434 63</b>
<b>Balance .....</b>	<b>\$513 71</b>

**ASSETS**

Deposits in trust companies and banks not on interest.....	\$513 71
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	175	\$419,047
Written or renewed in 1920.....	68	212,740
<b>Totals .....</b>	<b>243</b>	<b>\$631,787</b>
Deduct expirations and cancellations.....	40	132,725
<b>In force December 31, 1920.....</b>	<b>203</b>	<b>\$499,062</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured. Farm property, grange halls, stores, garages and poultry houses.

What policy or survey fee does policyholder pay at issuance of policy?  
\$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none levied.

Is property classified? Yes; various classifications according to relative hazard.

Does corporation use different rates in making assessments on classified property? Yes; class 1, flat rate; class 2,  $1\frac{1}{4}$  times class 1; class 3,  $1\frac{1}{2}$  times class 1; and class 4,  $2\frac{1}{2}$  times class 1.

For what term are policies written? Three months to five years.

Are officers bonded? Yes; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

**THE TIOGA COUNTY PATRONS' FIRE RELIEF  
ASSOCIATION**

STRAITS CORNERS, N. Y.

[Commenced business October, 1877]

E. G. KETCHAM, President

T. C. DUFF, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$1,300 00
Assessments received .....	20,229 80
Borrowed money .....	1,500 00
<b>Total Income</b> .....	<b>\$23,029 80</b>
Balance on hand December 31, 1919.....	994 75
<b>Total</b> .....	<b>\$24,024 55</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$12,870 95
Expense of adjustment and settlement of losses.....	440 40
Officers' salaries and fees .....	537 34
Directors' fees and expenses .....	141 44
Office expenses, clerk hire, etc.....	100 00
Advertising, printing and stationery .....	235 83
Postage .....	196 40
Fees paid to agents or directors, for taking applications.....	650 00
Borrowed money repaid and interest thereon (principal, \$3,500; interest, \$364.43) .....	3,864 43
Legal expenses .....	8 00
Miscellaneous .....	209 06
<b>Total Disbursements</b> .....	<b>\$19,253 85</b>
<b>Balance</b> .....	<b>\$4,770 70</b>

**ASSETS**

Deposits in trust companies and banks not on interest.....	\$4,770 70
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**LIABILITIES**

Borrowed money unpaid .....	\$3,500 00
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	3,000	\$5,926,111
Written or renewed in 1920.....	640	1,300,000
<b>Totals</b> .....	<b>3,640</b>	<b>\$7,226,111</b>
Deduct expirations and cancellations .....	755	1,382,718
<b>In force December 31, 1920</b> .....	<b>2,885</b>	<b>\$5,843,393</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Forty cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$611.36; 1920, \$612.52.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes; treasurer, \$10,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$500 to \$10,000.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$7,000.

**THE TOMPKINS, SCHUYLER AND TIOGA COUNTIES  
PATRONS' FIRE RELIEF ASSOCIATION**

NEWFIELD, N. Y.

[Commenced business July, 1876]

F. W. CARMAN, President

J. C. THOMPSON, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$1,836 19
Policy, survey or membership fees.....	575 00
Assessments received .....	10,094 63
Borrowed money .....	4,300 00
Miscellaneous .....	50 00
<b>Total Income .....</b>	<b>\$16,855 82</b>
Balance on hand December 31, 1919.....	2,483 37
<b>Total .....</b>	<b>\$19,349 09</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$8,649 74
Expense of adjustment and settlement of losses.....	78 00
Officers' salaries and fees.....	1,436 20
Directors' fees and expenses.....	1,495 52
Advertising, printing and stationery.....	95 75
Postage .....	35 00
Fees paid to agents or directors, for taking applications.....	575 00
Returns to policyholders other than loss payments.....	33 55
Borrowed money repaid and interest thereon (principal \$4,300; interest \$245).....	4,545 00
Miscellaneous .....	31 50
<b>Total Disbursements .....</b>	<b>\$16,975 36</b>
<b>Balance .....</b>	<b>\$2,373 83</b>

**ASSETS**

Deposits in trust companies and banks not on interest.....	\$2,373 83
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	2,291	\$5,553,922
Written or renewed in 1920.....	572	1,668,251
<b>Totals .....</b>	<b>2,863</b>	<b>\$7,222,173</b>
Deduct expirations and cancellations.....	461	1,101,185
<b>In force December 31, 1920.....</b>	<b>2,402</b>	<b>\$6,120,988</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 10, 11  $\frac{1}{9}$  and 12  $\frac{1}{2}$  cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Eighteen cents on basis of class 1.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$57.17.

Is property classified? Yes; class 1, property 50 feet from other risks; class 2, property 40 feet from other risks; class 3, property 25 feet from other risks.

Does corporation use different rates in making assessments on classified property? Yes; class 1, flat rate; class 2, 1  $\frac{1}{9}$  times flat rate; class 3, 1  $\frac{1}{4}$  times class 1.

For what term are policies written? Five years.

Are officers bonded? Yes; secretary, \$5,000; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? Yes. If so, state amount. \$1,000.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Committee of directors.

What is the largest amount insured in any one hazard? \$6,000.

**THE WESTCHESTER AND PUTNAM PATRONS'  
FIRE RELIEF ASSOCIATION**

PEEKSKILL, N. Y.

[Commenced business February, 1900]

WILLIS A. GANONG, President

WILLIAM H. LEADBETTER, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$125 73
Policy, survey or membership fees.....	54 00
Assessments received.....	1,328 76
Miscellaneous .....	13 00
<b>Total Income .....</b>	<b>\$1,521 49</b>
Balance on hand December 31, 1919.....	261 45
<b>Total .....</b>	<b>\$1,783 94</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$125 00
Expense of adjustment and settlement of losses.....	25 00
Officers' salaries and fees.....	100 00
Advertising, printing and stationery.....	16 11
Postage .....	7 67
Fees paid to agents or directors, for taking applications....	54 00
Miscellaneous .....	3 00
Dues and expenses of delegate to central organization.....	33 00
<b>Total Disbursements .....</b>	<b>\$363 78</b>
<b>Balance .....</b>	<b>\$1,419 16</b>

**ASSETS**

Cash in office.....	\$90 43
Deposits in trust companies and banks not on interest.....	1,328 73
<b>Total Assets .....</b>	<b>\$1,419 16</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	206	\$551,412
Written or renewed in 1920.....	54	173,290
<b>Totals .....</b>	<b>260</b>	<b>\$724,702</b>
Deduct expirations and cancellations.....	58	167,425
<b>In force December 31, 1920.....</b>	<b>202</b>	<b>\$557,277</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured. Farm property and grange halls.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.



What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$44.80; 1920, \$103.14.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes, secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by local directors.

By whom are losses adjusted? Secretary and directors.

What is the largest amount insured in any one hazard? \$5,000.

**WESTMORELAND CO-OPERATIVE INSURANCE  
ASSOCIATION**

WESTMORELAND, N. Y.

[Commenced business April, 1881]

E. F. CURTIS, President      E. F. D. Rome, N. Y.      W. H. STOREY, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$776 74
Policy, survey or membership fees.....	309 00
Assessments received.....	6,660 47
Miscellaneous .....	7 85
<b>Total Income .....</b>	<b>\$7,754 06</b>
Balance on hand December 31, 1919.....	3,835 20
<b>Total .....</b>	<b>\$11,589 26</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$2,045 01
Expense of adjustment and settlement of losses.....	9 55
Officers' salaries and fees.....	1,366 60
Directors' fees and expenses.....	41 65
Office expenses, clerk hire, etc.....	71 34
Advertising, printing and stationery.....	29 80
Postage .....	79 04
Returns to policyholders other than loss payments.....	1 00
Miscellaneous including \$20 bond of secretary-treasurer.....	30 51
<b>Total Disbursements .....</b>	<b>\$3,674 50</b>
<b>Balance .....</b>	<b>\$7,914 76</b>

**ASSETS**

Cash in office.....	\$36 17
Deposits in trust companies and banks not on interest.....	7,878 59
<b>Total Assets .....</b>	<b>\$7,914 76</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	1,433	\$3,404,396
Written or renewed in 1920.....	309	776,590
<b>Totals .....</b>	<b>1,792</b>	<b>\$4,180,986</b>
Deduct expirations and cancellations.....	321	798,641
<b>In force December 31, 1920.....</b>	<b>1,471</b>	<b>\$3,382,345</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached village property.

What policy or survey fee does policyholder pay at issuance of policy. \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$94.22.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes; secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by the secretary.

By whom are losses adjusted? Secretary and directors.

What is the largest amount insured in one hazard? \$5,000.

**THE WYOMING COUNTY PATRONS' CO-OPERATIVE  
FIRE RELIEF ASSOCIATION**

WARSAW, N. Y.

[Commenced business January, 1916]

SILAS L. STRIVINGS, President

GEO. T. LUCE, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$589 04
Policy, survey or membership fees.....	86 00
Assessments received.....	2,860 77
Borrowed money.....	750 00
1919 premiums.....	53 44
1919 assessments.....	207 00
<b>Total Income</b> .....	<b>\$4,539 95</b>
Balance on hand December 31, 1919.....	32 47
<b>Total</b> .....	<b>\$4,558 72</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$1,878 83
Expense of adjustment and settlement of losses.....	9 70
Directors' fees and expenses.....	100 40
Advertising, printing and stationery.....	12 75
Fees paid to agents or directors, for taking applications....	86 00
Returns to policyholders other than loss payments.....	5 85
Borrowed money repaid and interest thereon (principal, \$2,000; interest, \$121.00).....	2,121 00
Legal expenses.....	5 00
Miscellaneous including \$168.52 interest.....	171 52
<b>Total Disbursements</b> .....	<b>\$4,391 05</b>
<b>Balance</b> .....	<b>\$167 67</b>

**ASSETS**

Deposits in trust companies and banks not on interest.....	\$167 67
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**LIABILITIES**

Borrowed money unpaid.....	\$3,500 00
Secretary-treasurer salary and expenses.....	274 85
<b>Total Liabilities</b> .....	<b>\$3,774 85</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	353	\$903,763
Written or renewed in 1920.....	86	240,895
<b>Totals</b> .....	<b>439</b>	<b>\$1,144,658</b>
Deduct expirations and cancellations.....	36	86,466
<b>In force December 31, 1920.....</b>	<b>403</b>	<b>\$1,058,192</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents for each year of policy.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$224.27.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes; secretary, \$1,000; treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? President or secretary and local director.

What is the largest amount insured in any one hazard? \$5,000.

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**TOWN ASSESSMENT COMPANIES**

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**[741]**



## THE AMHERST AND CLARENCE CO-OPERATIVE INSURANCE ASSOCIATION

SWORMVILLE, N. Y.

[Commenced business June, 1892]

F. J. BEITER, President

JOHN P. LEISING, Secretary

### INCOME

Advance payments (other than policy fees).....	\$414 18
Policy, survey or membership fees.....	108 00
Assessments received.....	2,976 45
Interest.....	238 10
Income tax refund.....	2 00
<b>Total Income</b> .....	<b>\$3,738 73</b>
Balance on hand December 31, 1919.....	7,633 43
<b>Total</b> .....	<b>\$11,372 16</b>

### DISBURSEMENTS

Amount of losses paid.....	\$69 40
Expense of adjustment and settlement of losses.....	15 00
Officers' salaries and fees.....	575 00
Directors' fees and expenses.....	225 00
Office expenses, clerk hire, etc.....	336 15
Advertising, printing and stationery.....	66 06
Postage.....	26 48
Fees paid to agents or directors, for taking applications.....	540 37
Returns to policyholders other than loss payments.....	146 75
Legal expenses.....	1 50
Miscellaneous.....	47 90
<b>Total Disbursements</b> .....	<b>\$3,049 68</b>
<b>Balance</b> .....	<b>\$9,323 48</b>

### ASSETS

Deposits in trust companies and banks on interest.....	\$9,322 48
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	931	\$2,751,165
Written or renewed in 1920.....	414	1,567,220
<b>Totals</b> .....	<b>1,345</b>	<b>\$4,318,385</b>
Deduct expirations and cancellations.....	384	1,262,710
<b>In force December 31, 1920</b> .....	<b>961</b>	<b>\$3,055,675</b>



## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and village property, churches and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Ten cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$41.47; 1920, \$14.67.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by agents.

By whom are losses adjusted? By the association's adjusters.

What is the largest amount insured in any one hazard? \$7,000.

## ANDES MUTUAL FIRE INSURANCE COMPANY

ANDES, N. Y.

[Commenced business 1880]

O. D. SMITH, President

JAMES L. STRANGEWAY, Secretary

### INCOME

Policy, survey or membership fees.....	\$417 00
Assessments received.....	1,479 41
Borrowed money.....	1,200 00
Miscellaneous .....	12 75
<b>Total Income .....</b>	<b>\$3,109 16</b>
Balance on hand December 31, 1919 .....	908 82
<b>Total .....</b>	<b>\$3,317 78</b>

### DISBURSEMENTS

Amount of losses paid.....	\$1,404 16
Expense of adjustment and settlement of losses.....	28 00
Officers' salaries and fees.....	130 00
Directors' fees and expenses.....	80 00
Office expenses, clerk hire, etc.....	10 00
Advertising, printing and stationery.....	67 65
Postage .....	15 00
Fees paid to agents or directors, for taking applications.....	160 00
Returns to policyholders other than loss payments.....	28 72
Borrowed money repaid and interest thereon (principal, \$1,200; interest \$48).....	1,248 00
Legal expenses.....	4 00
Miscellaneous .....	4 75
<b>Total Disbursements .....</b>	<b>\$3,180 28</b>
<b>Balance .....</b>	<b>\$137 50</b>

### ASSETS

Deposits in trust companies and banks not on interest.....	\$137 50
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	442	\$772,163
Written or renewed in 1920.....	161	400,782
<b>Totals .....</b>	<b>603</b>	<b>\$1,172,947</b>
Deduct expirations and cancellations.....	152	260,400
<b>In force December 31, 1920.....</b>	<b>451</b>	<b>\$912,547</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings, churches and schoolhouses.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? One dollar on policies of \$1,000 or less, and 10 cents per \$100 of insurance above \$1,000.

What was the rate per \$100 of insurance of any assessments levied during 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$9.86.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes, secretary-treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Executive committee or directors.

What is the largest amount insured in any one hazard? \$5,000.

**ARGYLE CO-OPERATIVE FIRE INSURANCE  
COMPANY OF THE TOWN OF ARGYLE**

ARGYLE, N. Y.

[Commenced business October, 1879]

JOHN B. CONWAY, President

WM. J. KILMER, Secretary

**INCOME**

Policy, survey or membership fees.....	\$182 00
Assessments received.....	2,448 33
Borrowed money.....	250 00
Vacancy permits.....	27 10
<b>Total Income</b> .....	<b>\$3,907 43</b>
Balance on hand December 31, 1919 .....	492 83
<b>Total</b> .....	<b>\$3,400 96</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$3,135 03
Treasurer's fees.....	48 98
Advertising, printing and stationery.....	8 00
Postage .....	2 80
Fees paid to agents or directors, for taking applications....	130 50
Miscellaneous .....	11 00
<b>Total Disbursements</b> .....	<b>\$3,342 31</b>
<b>Balance</b> .....	<b>\$57 95</b>

**ASSETS**

Deposits in trust companies and banks not on interest.....	\$57 95
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**LIABILITIES**

Borrowed money unpaid.....	\$250 00
Interest due and accrued on borrowed money.....	2 50
<b>Total Liabilities</b> .....	<b>\$252 50</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	386	\$921,017
Written or renewed in 1920.....	91	244,050
<b>Totals</b> .....	<b>477</b>	<b>\$1,165,067</b>
Deduct expirations and cancellations.....	85	175,269
<b>In force December 31, 1920</b> .....	<b>392</b>	<b>\$989,798</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached village dwellings, schoolhouses and cheese and butter factories.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay; at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1920? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None levied; 1920. \$23.19.

Is property classified? Yes; first class, buildings with slate or metal roofs; second class, buildings with other roofs.

Does corporation use different rates in making assessments on classified property? Yes; first class, seven-eighths of second class; second class, flat rate.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$7,000.

## THE ASHFORD MUTUAL FIRE INSURANCE COMPANY

MACHIAS, N. Y.

[Commenced business February, 1877]

E. R. KLEIN, President

W. S. PIERCE, Secretary

### INCOME

Advance payments (other than policy fees).....	\$68 10
Assessments received.....	10,566 00
Borrowed money.....	1,500 00
Assignment fees.....	22 50
<b>Total Income</b> .....	<b>\$12,156 60</b>
Balance on hand December 31, 1919 .....	2,454 23
<b>Total</b> .....	<b>\$14,610 83</b>

### DISBURSEMENTS

Amount of losses paid.....	\$9,132 30
Expense of adjustment and settlement of losses.....	286 64
Officers' salaries and fees.....	774 56
Office expenses, clerk hire, etc.....	126 08
Postage .....	76 60
Returns to policyholders other than loss payments.....	115 62
Borrowed money repaid and interest thereon (principal, \$1,500; interest \$22.80.....)	1,522 80
<b>Total Disbursements</b> .....	<b>\$12,034 60</b>
<b>Balance</b> .....	<b>\$2,576 23</b>

### ASSETS

Deposits in trust companies and banks not on interest.....	\$2,576 23
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	1,487	\$3,448,106
Written or renewed in 1920.....	376	1,093,470
<b>Totals</b> .....	<b>1,863</b>	<b>\$4,541,576</b>
Deduct expirations and cancellations.....	329	841,138
<b>In force December 31, 1920</b> .....	<b>1,537</b>	<b>\$3,700,437</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy?  
\$2.00.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$350.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes; treasurer, \$14,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by agents.

By whom are losses adjusted? President, secretary and local director.

What is the largest amount insured in any one hazard? \$7,000.

## THE BALLSTON CO-OPERATIVE INSURANCE ASSOCIATION

BALLSTON LAKE, N. Y.

[Commenced business February, 1882]

EDWARD A. STEWART, President

GEORGE E. MCKNIGHT, Secretary

### INCOME

Policy, survey or membership fees .....	\$107 00
Assessments received .....	864 15
<b>Total Income</b> .....	<b>\$971 15</b>
Balance on hand December 31, 1919.....	75 99
<b>Total</b> .....	<b>\$1,047 14</b>

### DISBURSEMENTS

Amount of losses paid .....	\$770 35
Expense of adjustment and settlement of losses.....	3 00
Officers' salaries and fees .....	64 00
Directors' fees and expenses .....	19 00
Advertising, printing and stationery.....	13 97
Postage .....	9 02
Returns to policyholders other than loss payments.....	31 50
Miscellaneous .....	2 50
<b>Total Disbursements</b> .....	<b>\$913 34</b>

<b>Balance</b> .....	<b>\$133 80</b>
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### ASSETS

Cash in office .....	\$17 66
Deposits in trust companies and banks not on interest.....	116 14
<b>Total Assets</b> .....	<b>\$133 80</b>

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	176	\$433,738
Written or renewed in 1920.....	38	108,295
<b>Totals</b> .....	<b>214</b>	<b>\$542,033</b>
Deduct expirations and cancellations.....	41	90,600
<b>In force December 31, 1920.</b> .....	<b>173</b>	<b>\$451,433</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.



What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during 1919. None; 1920, none.

Is property classified? Yes; according to distance from other buildings.

Does corporation use different rates in making assessments on classified property? Yes; various classifications according to relative hazard.

For what term are policies written? One to five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? President and secretary.

What is the largest amount insured in any one hazard? \$4,500.

## BETHLEHEM MUTUAL INSURANCE ASSOCIATION

### BETHLEHEM CENTER, N. Y.

[Commenced business August, 1854].

CHARLES WHITBECK, President

WILLIAM BLODGETT, Secretary

#### INCOME

Advance payments (other than policy fees) .....	\$1,646 58
Policy, survey or membership fees .....	391 50
Assessments received .....	6,089 78
Borrowed money .....	1,500 00
<b>Total Income</b> .....	<b>\$9,627 86</b>
Balance on hand December 31, 1919 .....	392 23
<b>Total</b> .....	<b>\$10,020 09</b>

#### DISBURSEMENTS

Amount of losses paid .....	\$8,362 63
Directors' fees and expenses .....	63 00
Advertising, printing and stationery .....	43 12
Postage .....	26 61
Fees paid to agents or directors, for taking applications .....	616 87
Returns to policyholders other than loss payments .....	42 13
Borrowed money repaid and interest thereon (principal, \$800.73; interest, \$44) .....	844 73
Miscellaneous .....	21 00
<b>Total Disbursements</b> .....	<b>\$10,020 09</b>

#### LIABILITIES

Borrowed money unpaid .....	\$699 27
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#### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	656	\$1,518,947
Written or renewed in 1920 .....	264	628,975
<b>Totals</b> .....	920	\$2,147,922
Deduct expirations and cancellations .....	272	626,480
<b>In force December 1, 1920</b> .....	<b>648</b>	<b>\$1,521,442</b>

#### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings, churches, schoolhouses, stores and shops.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Forty cents on first class; fifty cents on second class.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? Yes; first class, farm property and detached dwellings; second class, churches, schoolhouses, stores and shops.

Does corporation use different rates in making assessments on classified property? Yes; first class, flat; second class, one-fourth times more.

For what term are policies written? One, two and three years.

Are officers bonded? Yes; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by president and secretary.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$5,000.

## THE BOVINA CO-OPERATIVE FIRE INSURANCE COMPANY

BOVINA CENTER, N. Y.

[Commenced business 1879]

THOMAS GORDON, President

JOHN W. McCUNE, Secretary

### INCOME

Advance payments (other than policy fees) .....	\$95 65
Balance on hand December 31, 1919 .....	389 27
<b>Total</b> .....	<b>\$484 92</b>

### DISBURSEMENTS

Amount of losses paid .....	\$293 20
Expense of adjustment and settlement of losses .....	10 00
Officers' salaries and fees .....	31 50
Directors' fees and expenses .....	25 50
Advertising, printing and stationery .....	20
Postage .....	1 12
Miscellaneous .....	3 00
<b>Total Disbursements</b> .....	<b>\$364 52</b>

Balance .....	<b>\$190 40</b>
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### ASSETS

Cash in office .....	<b>\$120 40</b>
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	242	\$636 970
Written or renewed in 1920 .....	51	162,195
<b>Totals</b> .....	<b>293</b>	<b>\$799,165</b>
Deduct expirations and cancellations .....	62	158,032
<b>In force December 31, 1920</b> .....	<b>231</b>	<b>\$641,133</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured? Farm property, churches, school-houses, stores, creameries and village residences.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? One dollar on first \$1,000 of insurance and five cents per \$100 of insurance thereafter.

What was the rate per \$100 of insurance of any assessments levied during 1920? None.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? Yes; first class, creameries and sap-houses; second class, churches, creameries and stores in fire district; third class, all other property.

Does corporation use different rates in making assessments on classified property? Yes; first class, three times third class; second class, twice third class; third class, flat rate.

For what term are policies written? Five years.

Are officers bonded? Yes; treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

## THE BRUNSWICK INSURANCE COMPANY

### BRUNSWICK, N. Y.

[Commenced business June, 1858]

....., President H. H. LOHNES, Secretary  
 R. F. D. No. 5, Troy, N. Y..

#### INCOME

Advance payments (other than policy fees).....	\$42 79
Policy, survey or membership fees.....	45 00
<b>Total Income</b> .....	<b>\$87 79</b>
Balance on hand December 31, 1919 .....	196 82
<b>Total</b> .....	<b>\$284 61</b>

#### DISBURSEMENTS

Officers' salaries and fees .....	\$13 76
Directors' fees and expenses .....	10 00
Postage .....	1 00
Fees paid to agents or directors, for taking applications.....	45 00
Returns to policyholders other than loss payments.....	36
Legal expenses .....	5 12
<b>Total Disbursements</b> .....	<b>\$75 24</b>
<b>Balance</b> .....	<b>\$209 37</b>

#### ASSETS

Deposits in trust companies and banks not on interest.....	\$209 37
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#### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	121	\$173,335
Written or renewed in 1920.....	30	42,790
<b>Totals</b> .....	<b>151</b>	<b>\$216,125</b>
Deduct expirations and cancellations.....	28	32,765
<b>In force December 31, 1920</b> .....	<b>123</b>	<b>\$183,360</b>

#### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, dwellings, public buildings, mercantile and manufacturing risks.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? Yes; first class, buildings 70 feet from other buildings; second class, buildings over 40 feet, but less than 70 feet from other buildings; third class, all public buildings.

Does corporation use different rates in making assessments on classified property? Yes; first class, flat rate; second class, one and one-half times flat rate; third class, twice flat rate.

For what term are policies written? Five years.

Are officers bonded? Yes; treasurer, \$2,500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes; by company's agent.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$1,500.

**BUTTERNUTS TOWN CO-OPERATIVE FIRE  
INSURANCE COMPANY**

GILBERTSVILLE, N. Y.

[Commenced business January, 1911]

WILLIAM R. KINNE, President

WILLIAM M. DEITZ, Secretary

**INCOME**

Policy, survey or membership fees.....	\$151 50
Assessments received .....	2,674 47
Borrowed money .....	500 00
<b>Total Income</b> .....	<b>\$3,326 97</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$1,503 31
Expense of adjustment and settlement of losses.....	18 00
Officers' salaries and fees.....	195 61
Directors' fees and expenses.....	12 00
Office expenses, clerk hire, etc.....	14 00
Advertising, printing and stationery.....	14 00
Postage .....	10 70
Borrowed money repaid and interest thereon (principal, \$659.46; interest, \$15.86) .....	675 32
Miscellaneous .....	2 50
<b>Total Disbursements</b> .....	<b>\$2,445 44</b>

**Balance** .....

**\$880 53**

**ASSETS**

Deposits in trust companies and banks not on interest.....

**\$880 53**

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	458	\$930,890
Written or renewed in 1920.....	101	240,675
<b>Totals</b> .....	<b>559</b>	<b>\$1,171,565</b>
Deduct expirations and cancellations.....	85	168,885
<b>In force December 31, 1920</b> .....	<b>474</b>	<b>\$1,002,680</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured? Farm property.

What policy or survey fee does policyholder pay at issuance of policy?  
\$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Thirty cents.



State amount, if any, of unpaid assessments levied during the year 1919. \$23.43; 1920, \$96.25.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes; treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes; by president.

By whom are losses adjusted? Two directors appointed by president.

What is the largest amount insured in any one hazard? \$5,000.

**CAMBRIDGE CO-OPERATIVE FIRE INSURANCE  
COMPANY**

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CAMBRIDGE, N. Y.

[Commenced business 1857]

ABRAM ROBERTSON, President

HORACE DODDS, Secretary

**INCOME**

Policy, survey or membership fees.....	\$113,00
Assessments received .....	1,309 74
<b>Total Income</b> .....	<b>\$1,422 74</b>
Balance on hand December 31, 1919 .....	164 43
<b>Total</b> .....	<b>\$1,587 17</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$944 37
Expense of adjustment and settlement of losses.....	52 00
Officers' salaries and fees.....	10 00
Advertising, printing and stationery.....	4 35
Postage .....	9 76
Fees paid to agents or directors, for taking applications.....	113 00
Returns to policyholders other than loss payments.....	1 82
Miscellaneous, including \$10 making out tax; \$26.19 collecting tax; \$10 making out reports.....	51 19
<b>Total Disbursements</b> .....	<b>\$1,186 46</b>
<b>Balance</b> .....	<b>\$400 66</b>

**ASSETS**

Cash in office.....	\$400 68
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	421	\$983,509
Written or renewed in 1920.....	113	301,640
<b>Totals</b> .....	<b>534</b>	<b>\$1,285,149</b>
Deduct expirations and cancellations.....	131	249,224
<b>In force December 31, 1920</b> .....	<b>403</b>	<b>\$1,035,925</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured. Farm property, churches, school-houses, stores and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twelve and one-half cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? Yes; first class, farm property, detached dwellings, churches and schoolhouses; second class, stores.

Does corporation use different rates in making assessments on classified property? Yes; first class, flat rate; second class, two and one-half times first class.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$7,000.

THE CAROLINE FARMERS' FIRE INSURANCE  
COMPANY

BROOKTON, N. Y.

[Commenced business May, 1886]

GEORGE M. BULL, President

LAMONT C. SNOW, Secretary

INCOME

Advance payments (other than policy fees) .....	\$307 41
Policy, survey or membership fees .....	91 00
Assessments received .....	1,271 08
<b>Total Income</b> .....	<b>\$1,669 49</b>
Balance on hand December 31, 1919 .....	85 75
<b>Total</b> .....	<b>\$1,755 24</b>

DISBURSEMENTS

Amount of losses paid .....	\$302 00
Expense of adjustment and settlement of losses .....	9 00
Officers' salaries and fees .....	136 21
Directors' fees and expenses .....	35 20
Office expenses, clerk hire, etc. ....	5 50
Advertising, printing and stationery .....	6 00
Postage .....	16 80
Fees paid to agents or directors, for taking applications .....	91 00
Returns to policyholders other than loss payments .....	6 39
Borrowed money repaid and interest thereon (principal, \$600; interest, \$42) .....	642 00
Miscellaneous .....	3 00
<b>Total Disbursements</b> .....	<b>\$1,263 10</b>
Balance .....	<b>\$502 14</b>

ASSETS

Deposits in trust companies and banks not on interest .....	\$502 14
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	451	\$855,225
Written or renewed in 1920 .....	91	147,810
<b>Totals</b> .....	<b>542</b>	<b>\$803,035</b>
Deduct expirations and cancellations .....	97	127,745
In force December 31, 1920 .....	<b>445</b>	<b>\$675,290</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings and schoolhouses.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? First class, 20 cents; second class, 25 cents; third class, 30 cents.

What was the rate per \$100 of insurance of any assessments levied during 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$51.95.

Is property classified? Yes; first class, property 100 feet or more from other property; second class, property not less than 60 feet from other property; third class, property 25 feet from other property and schoolhouses.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Three and five years.

Are officers bonded? Yes; treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors in charge.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$5,000.

THE CHARLTON FIRE INSURANCE COMPANY

CHARLTON, N. Y.

[Commenced business January, 1859]

J. IRVING PARENT, President

GEO. F. SMITH, Secretary

INCOME

Advance payments (other than policy fees) .....	\$57 42
Policy, survey or membership fees .....	52 00
Interest .....	4 52
<b>Total Income</b> .....	<b>\$113 94</b>
Balance on hand December 31, 1919 .....	207 54
<b>Total</b> .....	<b>\$321 48</b>

DISBURSEMENTS

Amount of losses paid .....	\$29 32
Expense of adjustment and settlement of losses .....	1 00
Advertising, printing and stationery .....	7 75
Postage .....	2 30
Fees paid to agents or directors, for taking applications .....	52 00
Returns to policyholders other than loss payments .....	25
Miscellaneous .....	2 25
<b>Total Disbursements</b> .....	<b>\$94 87</b>
<b>Balance</b> .....	<b>\$226 61</b>

ASSETS

Cash in office .....	\$0 98
Deposits in trust companies and banks not on interest .....	225 63
<b>Total Assets</b> .....	<b>\$226 61</b>

EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	243	\$457,060
Written or renewed in 1920 .....	52	111,975
<b>Totals</b> .....	<b>295</b>	<b>\$569,025</b>
Deduct expirations and cancellations .....	50	89,313
<b>In force December 31, 1920</b> .....	<b>245</b>	<b>\$479,712</b>

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.  
 What policy or survey fee does policyholder pay at issuance of policy? \$1.  
 What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.  
 State amount, if any, of unpaid assessments levied during the year 1919.  
 None; 1920, none.

Is property classified? Yes; first class, buildings 100 feet from other buildings; second class, buildings less than 100 feet from other buildings; third class, unoccupied buildings.

Does corporation use different rates in making assessments on classified property? Yes; first class, flat rate; second class, one and one-tenth times first for each ten feet which buildings approach other buildings; third class, one and one-half times first.

For what terms are policies written? Five years.

Are officers bonded? Yes, treasurer, \$4,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Secretary or board of directors.

What is the largest amount insured in any one hazard? \$3,500.

**THE CLAVERACK TOWN FIRE INSURANCE  
COMPANY**

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**CLAVERACK, N. Y.**

[Commenced business 1857]

B. S. MESICK, President

VERNON J. HESS, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$376 50
Assessments received .....	4,289 87
<b>Total Income</b> .....	<b>\$4,666 37</b>
Balance on hand December 31, 1919.....	245 70
<b>Total</b> .....	<b>\$4,912 07</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$4,124 87
Expense of adjustment and settlement of losses.....	63 00
Officers' salaries and fees.....	418 00
Office expenses, clerk hire, etc.....	7 75
Advertising, printing and stationery.....	9 30
Postage .....	4 05
Miscellaneous .....	3 25
<b>Total Disbursements</b> .....	<b>\$4,630 22</b>

Balance .....	<b>\$381 85</b>
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**ASSETS**

Cash in office.....	\$32 79
Deposits in trust companies and banks not on interest.....	249 06
<b>Total Assets</b> .....	<b>\$281 85</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	666	\$1,373,677
Written or renewed in 1920.....	168	368,115
<b>Totals</b> .....	<b>834</b>	<b>\$1,741,792</b>
Deduct expirations and cancellations.....	145	265,805
In force December 31, 1920.....	<b>689</b>	<b>\$1,475,987</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured. Farm property, dwellings, stores, hotels and churches.

What policy or survey fee does policyholder pay at issuance of policy?  
None.



What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? One dollar on first \$1,000 of insurance and 75 cents per \$1,000 thereafter.

What was the rate per \$100 of insurance of any assessments levied during 1920? Twenty-eight cents on first class; thirty-five cents on second class, and forty-two cents on third class.

State amount, if any, of unpaid assessments levied during the year 1919. None, 1920, \$4.76.

Is property classified? Yes; first class, farm buildings and contents; second class, outbuildings thirty-five feet from other property; third class, hotels, churches, school houses and stores,

Does corporation use different rates in making assessments on classified property? Yes; first class, flat rate; second class, one and one-quarter times first class; third class, one and one-half times first class.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary-treasurer, \$8,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, president and secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$5,000.

**THE CLIFTON PARK AND HALFMOON MUTUAL  
FIRE INSURANCE ASSOCIATION**

MECHANICVILLE, N. Y.

[Commenced business April, 1878]

A. FELLOWS, Acting President

WILLARD S. LASHER, Secretary

**INCOME**

Policy, survey or membership fees.....	\$280 00
Assessments received .....	4,329 14
<b>Total Income .....</b>	<b>4,609 14</b>
Balance on hand December 31, 1919 .....	79 16
<b>Total .....</b>	<b>4,688 30</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$3,193 80
Officers' salaries and fees.....	158 49
Directors' fees and expenses.....	136 00
Office expenses, clerk hire, etc.....	4 25
Advertising, printing and stationery.....	57 20
Postage .....	23 06
Fees paid to agents or directors, for taking applications.....	140 00
Borrowed money repaid and interest thereon (principal, \$450, interest, \$16.50) .....	466 50
Miscellaneous .....	4 75
<b>Total Disbursements .....</b>	<b>4,184 05</b>
<b>Balance .....</b>	<b>504 25</b>

**ASSETS**

Cash in office.....	\$504 25
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**LIABILITIES**

Gross losses and claims unpaid.....	\$800 00
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	532	\$987,740
Written or renewed in 1920.....	140	285,875
<b>Totals .....</b>	<b>672</b>	<b>\$1,273,615</b>
Deduct expirations and cancellations.....	131	260,805
<b>In force December 31, 1920.....</b>	<b>541</b>	<b>\$1,012,810</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and other no more hazardous.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty and twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$82.05.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes, treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Adjusters appointed by president and board of directors.

What is the largest amount in any one hazard? \$3,000.

## COEYMANS MUTUAL INSURANCE COMPANY

COEYMANS HOLLOW, N. Y.

[Commenced business 1859]

STEPHEN TOMPKINS, President

EDWIN S. PALMER, Secretary

R. F. D. Ravena, N. Y.

## INCOME

Advance payments (other than policy fees).....	\$81 15
Policy, survey or membership fees.....	69 00
Assessments received .....	77 16
<b>Total Income .....</b>	<b>\$227 31</b>
<b>Balance on hand December 31, 1919 .....</b>	<b>47 40</b>
<b>Total .....</b>	<b>\$274 71</b>

## DISBURSEMENTS

Amount of losses paid .....	\$6 34
Postage .....	1 72
Fees paid to agents or directors, for taking applications.....	69 00
<b>Total Disbursements .....</b>	<b>\$77 06</b>
<b>Balance .....</b>	<b>\$197 65</b>

## ASSETS

Cash in office.....	\$10 60
Deposits in trust companies and banks not on interest.....	187 05
<b>Total Assets .....</b>	<b>\$197 65</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	219	\$382, 318
Written or renewed in 1920.....	46	81, 155
<b>Totals . . . . .</b>	<b>265</b>	<b>\$463, 473</b>
Deduct expirations and cancellations.....	17	21, 355
<b>In force December 31, 1920.....</b>	<b>248</b>	<b>\$442, 118</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches, school houses and personal property.

What policy or survey fee does policyholder pay at issuance of policy?

\$1.50. What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

State amount, if any, of unpaid assessments levied during the year 1919? \$42.99; 1920, none.

Is property classified? Yes; first class, buildings 80 feet from other buildings; second class, buildings less than 80 feet from other buildings; third class, buildings in which automobiles are stored.

Does corporation use different rates in making assessments on classified property? Yes; first class, flat rate; second class, one and one-half times first class; third class, double the first class.

For what term are policies written? Three years.

Are officers bonded? Yes, secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary and one member.

By whom are losses adjusted? Three directors.

What is the largest amount insured in any hazard? \$3,000.

COLONIE MUTUAL INSURANCE ASSOCIATION

LISHA'S KILL, N. Y.

[Commenced business April, 1860]

VISSCHER LANSING, President

J. A. OSTROM, Secretary

(R. F. D., West Albany, N. Y.)

INCOME

Policy, survey or membership fees.....	\$228 00
Assessments received .....	63 15
<b>Total Income .....</b>	<b>\$291 15</b>
Balance on hand December 31, 1919 .....	55 76
<b>Total .....</b>	<b>\$346 91</b>

DISBURSEMENTS

Amount of losses paid .....	\$6 00
Directors' fees and expenses .....	10 00
Postage .....	5 25
Fees paid to agents or directors, for taking applications.....	114 00
Legal expenses .....	50
<b>Total Disbursements .....</b>	<b>\$135 75</b>
<b>Balance .....</b>	<b>\$211 16</b>

ASSETS

Cash in office .....	\$211 16
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	295	\$508,633
Written or renewed in 1920.....	114	212,935
<b>Totals .....</b>	<b>409</b>	<b>\$721,568</b>
Deduct expirations and cancellations .....	120	197,565
<b>In force December 31, 1920.....</b>	<b>289</b>	<b>\$524,003</b>

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

State amount, if any, of unpaid assessments levied during the year 1919. \$27.58; 1920, none.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes, secretary-treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? Treasurer is agent.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any hazard? \$3,000.

**THE CO-OPERATIVE FIRE INSURANCE COMPANY  
OF THE TOWN OF GRANVILLE**

MIDDLE GRANVILLE, N. Y.

[Commenced business May, 1888]

HARVEY WOODSELL, President

G. F. McCOTTER, Secretary

**INCOME**

Policy, survey or membership fees.....	\$124 00
Assessments received .....	100 90
Vacancies . . . . .	5 30
<b>Total Income .....</b>	<b>\$230 90</b>
<b>Balance on hand December 31, 1919 .....</b>	<b>662 72</b>
<b>Total .....</b>	<b>\$892 92</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$278 00
Expense of adjustment and settlement of losses.....	13 50
Directors' fees and expenses .....	40 50
Office expenses, clerk hire, etc.....	10 00
Postage . . . . .	3 50
Fees paid to agents or directors, for taking applications....	93 00
Miscellaneous . . . . .	27 00
<b>Total Disbursements .....</b>	<b>\$465 50</b>
<b>Balance .....</b>	<b>\$427 42</b>

**ASSETS**

Deposits in trust companies and banks on interest.....	\$427 42
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	284	\$672, 437
Written or renewed in 1920.....	62	135, 275
<b>Totals . . . . .</b>	<b>346</b>	<b>\$807, 712</b>
Deduct expirations and cancellations .....	57	106, 112
<b>In force December 31, 1920.....</b>	<b>289</b>	<b>\$701, 600</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.



State amount, if any, of unpaid assessments levied during the year 1919.  
None; 1920, none levied.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary, \$500; treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$5,000.

**THE CO-OPERATIVE FIRE INSURANCE COMPANY  
OF THE TOWN OF HARTFORD**

SOUTH HARTFORD, N. Y.

[Commenced business April, 1886]

T. D. TOWNSEND, President

FRANK HOGLE, Secretary

**INCOME**

Policy, survey or membership fees.....	\$88 00
Vacancy permits . . . . .	6 00
<b>Total Income</b> .....	<b>\$94 00</b>
<b>Balance on hand December 31, 1919</b> .....	<b>93 89</b>
<b>Total</b> .....	<b>\$187 89</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$50 00
Expense of adjustment and settlement of losses.....	10 00
Advertising, printing and stationery.....	60
Postage. . . . .	1 20
Fees paid to agents or directors, for taking applications.....	68 00
Miscellaneous . . . . .	10 50
<b>Total Disbursements</b> .....	<b>\$138 30</b>

<b>Balance</b> .....	<b>\$49 59</b>
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**ASSETS**

Deposits in trust companies and banks not on interest.....	\$49 59
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**LIABILITIES**

Gross losses and claims unpaid.....	\$875 00
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	234	\$483,425
Written or renewed in 1920.....	44	87,000
<b>Totals</b> .....	<b>278</b>	<b>\$570,425</b>
Deduct expirations and cancellations.....	46	78,506
<b>In force December 31, 1920</b> .....	<b>232</b>	<b>\$491,925</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

State amount, if any, of unpaid assessments levied during the year 1919. \$3.95; 1920, none levied.

Is property classified? No.

For what term are policies written? Five years or less.

Are officers bonded? Yes; treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$4,000.

## THE CROWN POINT TOWN FIRE INSURANCE COMPANY

CROWN POINT, N. Y.

[Commenced business September 8, 1898]

HIRAM T. SISSON, President

JOHN ANDRE, Secretary

### INCOME

Advance payments (other than policy fees).....	\$135 96
Policy, survey or membership fees.....	57 00
Assessments received .....	324 79
Vacancy permits .....	48 50
<b>Total Income .....</b>	<b>\$566 25</b>
Balance on hand December 31, 1919 .....	313 74
<b>Total .....</b>	<b>\$879 99</b>

### DISBURSEMENTS

Amount of losses paid.....	\$640 00
Expense of adjustment and settlement of losses.....	3 00
Officers' salaries and fees.....	38 00
Directors' fees and expenses.....	44 50
Office expenses, clerk hire, etc.....	5 00
Advertising, printing and stationery.....	3 75
Fees paid to agents or directors, for taking applications.....	11 00
Returns to policyholders other than loss payments.....	9 43
Miscellaneous .....	54 35
<b>Total Disbursements .....</b>	<b>\$809 03</b>
<b>Balance .....</b>	<b>\$70 96</b>

### ASSETS

Cash in office.....	\$34 94
Deposits in trust companies and banks not on interest.....	36 02
<b>Total Assets .....</b>	<b>\$70 96</b>

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	233	\$345,250
Written or renewed in 1920.....	37	50,450
<b>Totals .....</b>	<b>270</b>	<b>\$395,700</b>
Deduct expirations and cancellations.....	39	50,175
In force December 31, 1920.....	<b>231</b>	<b>\$344,925</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Twenty-five cents.

What was the rate per \$100 of insurance of any assessments levied during 1920? Ten cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$4,000.

## DANBY CO-OPERATIVE FIRE INSURANCE COMPANY

DANBY, N. Y.

[Commenced business September 8, 1868]

W. O. SMILEY, President

ARTHUR W. BEARDSLEY, Secretary

### INCOME

Advance payments (other than policy fees).....	\$36 00
Policy, survey or membership fees.....	30 00
Assessments received .....	2,486 20
<b>Total Income .....</b>	<b>\$2,552 20</b>
Balance on hand December 31, 1919 .....	17 52
<b>Total .....</b>	<b>\$2,569 72</b>

### DISBURSEMENTS

Amount of losses paid.....	\$2,043 10
Officers' salaries and fees.....	54 54
Directors' fees and expenses.....	36 00
Advertising, printing and stationery.....	9 50
Fees paid to agents or directors, for taking applications....	30 00
Returns to policyholders other than loss payments.....	30
Borrowed money repaid and interest thereon; (principal, \$225; interest, \$42.92).....	267 92
Legal expenses .....	126 99
<b>Total Disbursements .....</b>	<b>\$2,568 35</b>
Balance .....	<b>\$1 37</b>

### ASSETS

Cash in office.....	\$1 37
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	121	\$132,845
Written or renewed in 1920.....	30	36,000
<b>Totals .....</b>	<b>151</b>	<b>\$168,845</b>
Deduct expirations and cancellations.....	48	48,445
<b>In force December 31, 1920.....</b>	<b>103</b>	<b>\$122,400</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Eighty cents and fifty-five cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$16.50.

Is property classified? Yes, classified according to distance from other property.

Does corporation use different rates in making assessments on classified property? Yes, one-eighth, one-ninth and one-tenth.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Adjusters.

What is the largest amount insured in any one hazard? \$2,000.

## DAVENPORT CO-OPERATIVE FIRE INSURANCE COMPANY

WEST DAVENPORT, N. Y.

[Commenced business May, 1911]

J. K. VAN DUSEN, President

J. C. FISH, Secretary

### INCOME

Policy, survey or membership fees.....	\$183 38
Assessments received .....	1,444 25
<b>Total Income</b> .....	<b>\$1,627 63</b>
Balance on hand December 31, 1919 .....	2 91
<b>Total</b> .....	<b>\$1,630 54</b>

### DISBURSEMENTS

Amount of losses paid.....	\$620 24
Expense of adjustment and settlement of losses.....	7 25
Officers' salaries and fees.....	60 00
Directors' fees and expenses.....	34 00
Advertising, printing and stationery.....	59 30
Postage .....	5 79
Borrowed money repaid and interest thereon (principal, \$175; interest, \$8.22).....	183 22
Miscellaneous .....	4 59
<b>Total Disbursements</b> .....	<b>\$974 39</b>
<b>Balance</b> .....	<b>\$656 15</b>

### ASSETS

Cash in office.....	\$656 15
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	295	\$605,879
Written or renewed in 1920.....	122	286,580
<b>Totals</b> .....	<b>417</b>	<b>\$892,459</b>
Deduct expirations and cancellations.....	103	227,906
<b>In force December 31, 1920</b> .....	<b>314</b>	<b>\$664,553</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached village dwellings.

What policy, survey or membership fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents per \$100 of insurance above \$1,000.



What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$137.30.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by two directors.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$6,900. ,

## DELHI INSURANCE COMPANY

DELHI, N. Y.

[Commenced business March, 1859]

GEO. W. GRANT, President

HAMILTON J. HEWITT, Secretary

### INCOME

Advance payments (other than policy fees).....	\$123 12
Balance on hand December 31, 1919.....	53 44
<b>Total</b> .....	<b>\$176 56</b>

### DISBURSEMENTS

Amount of losses paid.....	\$133 00
Officers' salaries and fees.....	10 00
Directors' fees and expenses.....	12 00
Advertising, printing and stationery.....	3 75
Postage .....	2 50
Fees paid to agents or directors, for taking applications....	7 60
Miscellaneous .....	10
<b>Total Disbursements</b> .....	<b>\$168 95</b>
<b>Balance</b> .....	<b>\$7 61</b>

### ASSETS

Cash in office.....	\$6 59
Deposits in trust companies and banks not on interest.....	1 02
<b>Total Assets</b> .....	<b>\$7 61</b>

### LIABILITIES

Unpaid salary .....	\$200 00
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	386	\$1,087,346
Written or renewed in 1920.....	77	218,295
<b>Totals</b> .....	<b>463</b>	<b>\$1,305,641</b>
Deduct expirations and cancellations.....	98	192,840
<b>In force December 31, 1920</b> .....	<b>365</b>	<b>\$1,112,801</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1920? None.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? No.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Committee of directors, or board of directors.

What is the largest amount insured in any one hazard? \$7,000.

DRYDEN AND GROTON CO-OPERATIVE FIRE  
INSURANCE COMPANY

McLEAN, N. Y.

[Commenced business May, 1880]

H. B. STEVENS, President

GEO. B. SICKMON, Secretary

INCOME

Advance payments (other than policy fees).....	\$1,177 96
Policy, survey or membership fees.....	818 00
Assessments received .....	12,920 71
Borrowed money .....	1,500 00
<b>Total Income .....</b>	<b>\$16,416 67</b>
Balance on hand December 31, 1919 .....	2,739 04
<b>Total .....</b>	<b>\$19,155 71</b>

DISBURSEMENTS

Amount of losses paid.....	\$10,662 86
Expense of adjustment and settlement of losses.....	100 00
Officers' salaries and fees.....	674 92
Directors' fees and expenses.....	616 46
Office expenses, clerk hire, etc.....	19 07
Advertising, printing and stationery.....	46 50
Postage .....	134 37
Fees paid to agents or directors, for taking applications....	407 00
Returns to policyholders other than loss payments.....	45 70
Borrowed money repaid and interest thereon (principal, \$1,500; interest, \$24.18).....	1,524 18
Miscellaneous .....	22 45
<b>Total Disbursements .....</b>	<b>\$14,255 51</b>
<b>Balance .....</b>	<b>\$4,900 20</b>

ASSETS

Cash in office.....	\$4,900 20
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	1,725	\$4,103,390
Written or renewed in 1920.....	409	1,177,960
<b>Totals .....</b>	<b>2,134</b>	<b>\$5,281,350</b>
Deduct expirations and cancellations.....	392	875,105
<b>In force December 31, 1920.....</b>	<b>1,742</b>	<b>\$4,406,185</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, schools and churches.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1920? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$214.90.

Is property classified? Yes; divided into three classifications, governed by distance and local conditions.

Does corporation use different rates in making assessments on classified property? Yes, first class, flat rate; second class, two times first class; third class, two and one-half times first class; fourth class, three and one-third times the first.

For what terms are policies written? One to five years.

Are officers bonded? Yes, treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

EASTON MUTUAL FIRE INSURANCE COMPANY

EASTON, N. Y.

[Commenced business April, 1858]

ALBERT SLOCUM, President

GEORGE S. ALLEN, Secretary

INCOME

Policy, survey or membership fees.....	\$210 00
Assessments received .....	1,507 87
Borrowed money .....	1,250 00
<b>Total Income .....</b>	<b>\$3,967 87</b>
<b>Balance on hand December 31, 1919 .....</b>	<b>9 82</b>
<b>Total .....</b>	<b>\$3,977 69</b>

DISBURSEMENTS

Amount of losses paid.....	\$1,247 00
Expense of adjustment and settlement of losses.....	10 50
Officers' salaries and fees.....	128 50
Office expenses, clerk hire, etc.....	6 05
Advertising, printing and stationery.....	7 00
Postage .....	4 20
Fees paid to agents or directors, for taking applications....	105 00
Borrowed money repaid and interest thereon (principal, \$1,250; interest, \$15.98).....	1,265 98
State dues .....	3 25
<b>Total Disbursements .....</b>	<b>\$3,777 48</b>
<b>Balance .....</b>	<b>\$200 21</b>

ASSETS

Cash in office.....	\$200 21
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EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	503	\$1,145,156
Written or renewed in 1920.....	105	280,310
<b>Totals .....</b>	<b>608</b>	<b>\$1,405,466</b>
Deduct expirations and cancellations.....	96	191,746
<b>In force December 31, 1920.....</b>	<b>512</b>	<b>\$1,213,720</b>

GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, school houses, churches, creameries, blacksmith shops and detached dwellings.  
 What policy or survey fee does policyholder pay at issuance of policy? None.  
 What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1920? First class seven-eighths of flat rate; second class flat rate; third class one and one-eighth to three times flat rate.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$11.63.

Is property classified? Yes; various classifications according to material of roof, condition of building and distance from other risks.

Does corporation use different rates in making assessments on classified property? Yes, various.

For what terms are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by agents and directors.

By whom are losses adjusted? Committee of directors.

What is the largest amount insured in any one hazard? \$2,000.

**THE FARMERS' CO-OPERATIVE FIRE INSURANCE  
ASSOCIATION OF THE TOWNS OF CLAY,  
CAMILLUS, LYSANDER AND VAN BUREN**

BALDWINSVILLE, N. Y.

[Commenced business December, 1881]

FRED L. FISHER, President

OTIS M. BIGELOW, Secretary

**INCOME**

Advance payments (other than policy fees) .....	\$3,075 19
Policy, survey or membership fees .....	708 00
Assessments received .....	22,477 71
Borrowed money .....	10,000 00
<b>Total Income</b> .....	<b>\$36,260 90</b>
Balance on hand December 31, 1919 .....	1,952 10
<b>Total</b> .....	<b>\$38,213 00</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$15,674 33
Expense of adjustment and settlement of losses .....	88 00
Officers' salaries and fees .....	200 00
Directors' fees and expenses .....	120 00
Office expenses, clerk hire, etc. ....	674 00
Advertising, printing and stationery .....	39 11
Postage .....	90 79
Fees paid to agents or directors, for taking applications .....	712 50
Returns to policyholders other than loss payments .....	102 01
Borrowed money repaid and interest thereon (principal, \$13,000; interest, \$479.33) .....	13,479 33
Miscellaneous .....	23 12
<b>Total Disbursements</b> .....	<b>\$31,197 19</b>
<b>Balance</b> .....	<b>\$7,015 81</b>

**ASSETS**

Cash in office .....	\$107 52
Deposits in trust companies and banks not on interest .....	6,908 29
<b>Total Assets</b> .....	<b>\$7,015 81</b>

**LIABILITIES**

Salary, fees and office expenses .....	\$478 00
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919 .....	1,443	\$4,385,613
Written or renewed in 1920 .....	467	1,663,850
<b>Totals</b> .....	<b>1,910</b>	<b>\$6,049,463</b>
Deduct expirations and cancellations .....	455	1,343,300
<b>In force December 31, 1920</b> .....	<b>1,455</b>	<b>\$4,706,163</b>



## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? 20 cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? 50 cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$687.38.

Is property classified? No.

For what terms are policies written? Five years.

Are officers bonded? Yes, secretary-treasurer, \$3,000; assistant secretary-treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Board of directors or executive committee.

What is the largest amount insured in any one hazard? \$7,000.

**THE FARMERS' FIRE RELIEF ASSOCIATION OF  
POMPEY AND FABIUS**

DELPHI FALLS, N. Y.

[Commenced business September, 1890]

GILBERT B. WRIGHT, President

WILLIAM H. SAVAGE, Secretary

**INCOME**

Policy, survey or membership fees.....	\$182 00
Assessments received .....	5,959 78
Borrowed money . . . . .	500 00
<b>Total Income .....</b>	<b>\$6,641 78</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$4,613 28
Expense of adjustment and settlement of losses.....	24 00
Officers' salaries and fees.....	20 00
Directors' fees and expenses .....	54 40
Office expenses, clerk hire, etc.....	13 50
Advertising, printing and stationery .....	18 75
Postage . . . . .	10 73
Fees paid to agents or directors, for taking applications....	91 00
Borrowed money repaid and interest thereon (principal, \$484.00; interest, \$15.10).....	500 00
Miscellaneous .....	18 00
<b>Total Disbursements .....</b>	<b>\$5,363 66</b>

Balance .....

	<b>\$1,278 12</b>
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**ASSETS**

Deposits in trust companies and banks not on interest.....

	<b>\$1,278 12</b>
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**LIABILITIES**

Gross losses and claims unpaid.....

	<b>\$821 25</b>
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	301	\$90,247
Written or renewed in 1920.....	91	238,870
<b>Totals .....</b>	<b>482</b>	<b>\$1,199,117</b>
Deduct expirations and cancellations.....	105	212,540
<b>In force December 31, 1920.....</b>	<b>377</b>	<b>\$965,577</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? (1) 50 cents, (2) twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$298.98.

Is property classified? No.

For what terms are policies written? Five years.

Are officers bonded? Yes; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Adjuster appointed by president and secretary.

What is the largest amount insured in any one hazard? \$4,500.

## FARMERS' INSURANCE COMPANY OF THE TOWN OF PALATINE

FORT PLAIN, N. Y.

[Commenced business 1854]

NICHOLAS GROS, President

EZRA SHULTS, Secretary

### INCOME

Policy, survey or membership fees.....	\$87 00
Assessments received . . . . .	1,709 94
<b>Total Income</b> . . . . .	<b>\$1,776 94</b>
Balance on hand December 31, 1919 . . . . .	593 54
<b>Total</b> . . . . .	<b>\$2,375 48</b>

### DISBURSEMENTS

Amount of losses paid . . . . .	\$1,850 00
Officers' salaries and fees . . . . .	70 25
Directors' fees and expenses . . . . .	16 00
Advertising, printing and stationery . . . . .	4 69
Returns to policyholders other than loss payments . . . . .	9 30
Legal expenses . . . . .	10 00
Miscellaneous . . . . .	6 10
<b>Total Disbursements</b> . . . . .	<b>\$1,966 24</b>

Balance . . . . .	\$409 14
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### ASSETS

Deposits in trust companies and banks on interest . . . . .	\$409 14
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### LIABILITIES

Unpaid tax . . . . .	\$29 35
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 . . . . .	280	\$818, 431
Written or renewed in 1920 . . . . .	67	197, 683
<b>Totals</b> . . . . .	<b>347</b>	<b>\$1, 016, 114</b>
Deduct expirations and cancellations . . . . .	72	180, 414
In force December 31, 1920 . . . . .	275	\$835, 700

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during 1919. None; 1920, \$700.

Is property classified? No.

For what terms are policies written? Five years.

Are officers bonded? Yes, treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary or directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

FARMERS' MUTUAL FIRE INSURANCE COMPANY  
OF FORT EDWARD

FORT EDWARD, N. Y.

[Commenced business May, 1889]

U. G. ELLIS, President

D. W. McCOLLUM, Secretary

**INCOME**

Policy, survey or membership fees .....	\$56 00
Vacancy permits .....	10 20
<b>Total Income</b> .....	<b>\$66 20</b>
<b>Balance on hand December 31, 1919</b> .....	<b>67 15</b>
<b>Total</b> .....	<b>\$133 35</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$12 50
Advertising, printing and stationery .....	1 00
Postage .....	1 96
Fees paid to agents or directors, for taking applications....	61 24
Miscellaneous .....	2 00
<b>Total Disbursements</b> .....	<b>\$78 70</b>
<b>Balance</b> .....	<b>\$54 65</b>

**ASSETS**

Cash in office .....	<b>\$54 65</b>
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 13, 1919 .....	125	\$316, 683
Written or renewed in 1920 .....	28	55, 905
<b>Totals</b> .....	<b>153</b>	<b>\$372, 588</b>
Deduct expirations and cancellations.....	30	46, 925
<b>In force December 31, 1920</b> .....	<b>123</b>	<b>\$325, 663</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured. Farm property.  
 What policy or survey fee does policyholder pay at issuance of policy?  
 What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.  
 State amount, if any, of unpaid assessments levied None; 1920, none.  
 Is property classified? No.

During the year 1919-1920-  
 1921-1922-

For what terms are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$5,000.

**THE FARMERS' MUTUAL INSURANCE COMPANY  
OF FORT ANN, NEW YORK**

FORT ANN, N. Y.

[Commenced business June, 1898]

JOHN SULLIVAN, JR., President

MANSIR WAITE, Secretary

**INCOME**

Policy, survey or membership fees.....	\$118 00
Assessments received .....	2,494 60
Miscellaneous .....	13 00
<b>Total Income .....</b>	<b>\$2,625 60</b>
Balance on hand December 31, 1919 .....	149 81
<b>Total .....</b>	<b>\$2,768 41</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$2,442 50
Advertising, printing and stationery.....	11 59
Postage .....	7 11
Fees paid to agents or directors, for taking applications.....	118 00
Miscellaneous .....	15 00
<b>Total Disbursements .....</b>	<b>\$2,594 20</b>
<b>Balance .....</b>	<b>\$174 21</b>

**ASSETS**

Cash in office.....	\$174 21
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	303	\$435,375
Written or renewed in 1920.....	60	80,145
<b>Totals .....</b>	<b>363</b>	<b>\$515,520</b>
Deduct expirations and cancellations.....	56	74 910
<b>In force December 31, 1920.....</b>	<b>307</b>	<b>\$440,610</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Fifty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.



Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes. Secretary, \$2,000; treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes; by secretary and directors.

By whom are losses adjusted? Executive committee.

What is the largest amount insured in any one hazard? \$3,000.

**FARMERS' MUTUAL INSURANCE COMPANY OF  
MILAN, PINE PLAINS AND STANFORD**

**MILAN, N. Y.**

[Commenced business April, 1883]

THADDEUS KNICKERBOCKER, President    CYRUS F. MOREHOUSE, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$155 90
Policy, survey or membership fees.....	156 00
Assessments received .....	7,216 33
Borrowed money .....	1,831 66
Miscellaneous .....	23 32
<b>Total Income .....</b>	<b>\$9,383 21</b>
<b>Balance on hand December 31, 1919 .....</b>	<b>56 34</b>
<b>Total .....</b>	<b>\$9,439 55</b>

**DISBURSEMENTS**

Amount of losses paid .....	7,275 00
Office expenses, clerk hire, etc.....	27 00
Advertising, printing and stationery.....	9 73
Postage .....	18 00
Borrowed money repaid and interest thereon (principal \$1,- 385.82; interest, \$6.75).....	1,392 57
Miscellaneous .....	717 25
<b>Total Disbursements .....</b>	<b>\$9,439 55</b>

**LIABILITIES**

Borrowed money unpaid.....	\$445 84
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	484	\$1,022,658
Written or renewed in 1920.....	98	153,730
<b>Totals .....</b>	<b>582</b>	<b>\$1,176,388</b>
Deduct expirations and cancellations.....	75	144,900
<b>In force December 31, 1920.....</b>	<b>507</b>	<b>\$1,031,488</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured. Farm property, detached dwellings, churches, schools, mercantile and manufacturing property.

What policy or survey fee does policyholder pay at issuance of policy? Survey fee \$1, and membership fee \$1 on new policies over \$500.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? First class, 10 cents on five year policy; second class, 20 cents on each hundred for one or five year policies.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? First class, 70 cents; second class, \$1.40 on one year policies; 70 cents on five year policies.

State amount, if any, of unpaid assessments levied during the year 1919. \$70.30; 1920, \$254.18.

Is property classified? Yes; class A, farm property; class B, churches, schoolhouses, mercantile and manufacturing property.

Does corporation use different rates in making assessments on classified property? Yes; class A, flat; class B, double class A for churches and schoolhouses; remainder class B single rate.

For what term are policies written? One and five years.

Are officers bonded? Yes; secretary, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Small losses, secretary and one director; large losses, board of directors.

What is the largest amount insured in any one hazard? \$4,000.

**THE FARMERS' TOWN CO-OPERATIVE INSURANCE  
COMPANY OF THE TOWN OF HYDE PARK,  
DUTCHESS COUNTY, N. Y.**

**HYDE PARK, N. Y.**

[Commenced business October, 1895]

LEONARD TRAVIS, President

GRANT DICKINSON, Secretary

**INCOME**

Advance payments (other than policy fees) .....	\$24 83
Policy, survey or membership fees .....	8 00
<b>Total Income</b> .....	<b>\$32 83</b>
Balance on hand December 31, 1919 .....	<b>236 01</b>
<b>Total</b> .....	<b>\$268 84</b>

**DISBURSEMENTS**

Office expenses, clerk hire, etc. ....	\$5 00
Advertising, printing and stationery .....	1 75
Postage .....	2 50
Fees paid to agents or directors for taking applications .....	6 50
Legal expenses .....	50
<b>Total Disbursements</b> .....	<b>\$16 25</b>
<b>Balance</b> .....	<b>\$252 59</b>

**ASSETS**

Deposits in trust companies and banks on interest .....	\$252 59
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919 .....	50	\$105,042
Written or renewed in 1920 .....	12	27,805
<b>Totals</b> .....	<b>62</b>	<b>\$132,847</b>
Deduct expirations and cancellations .....	11	26,402
In force December 31, 1920 .....	<b>51</b>	<b>\$106,445</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy ? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1920? None levied.

State amount, if any, of unpaid assessments levied during the year 1919  
None; 1920, none.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes; treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary and president or director.

By whom are losses adjusted? Secretary, president and directors.

What is the largest amount insured in any one hazard? \$3,000.

**FARMERS' TOWN MUTUAL INSURANCE COMPANY  
OF CLINTON**

CLINTON CORNERS, N. Y.

[Commenced business April, 19, 1884]

LLEWELLYN LENT, President

HENRY STEWART, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$161 70
Policy, survey or membership fees.....	64 00
Assessments received .....	2,705 10
Borrowed money .....	78 25
Miscellaneous .....	2 95
<b>Total Income .....</b>	<b>\$3,012 00</b>
Balance on hand December 31, 1919 .....	4 10
<b>Total .....</b>	<b>\$3,016 10</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$1,070 80
Officers' salaries and fees.....	150 40
Office expenses, clerk hire, etc.....	12 00
Advertising, printing and stationery.....	4 10
Postage .....	7 95
Borrowed money repaid and interest thereon (principal, \$78.25; interest, \$4.40).....	82 65
Outstanding notes given for losses, \$500; interest thereon, \$59.25 .....	559 25
<b>Total Disbursements .....</b>	<b>\$1,887 15</b>
<b>Balance .....</b>	<b>\$1,128 95</b>

**ASSETS**

Cash in office.....	\$10 44
Deposits in trust companies and banks not on interest.....	1,118 51
<b>Total Assets .....</b>	<b>\$1,128 95</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	331	\$683,560
Written or renewed in 1920.....	68	153,000
<b>Totals .....</b>	<b>399</b>	<b>\$836,560</b>
Deduct expirations and cancellations.....	78	138,400
<b>In force December 31, 1920.....</b>	<b>321</b>	<b>\$698,160</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches, school-houses and automobiles.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1920? Forty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$100.42.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes; secretary-treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$4,000.

**THE FARMERS' TOWN MUTUAL INSURANCE  
COMPANY OF RHINEBECK**

RHINEBECK, N. Y.

[Commenced business September, 1880]

JOHN P. HERMANS, President

CHAS. R. TRAVER, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$111 66
Policy, survey or membership fees.....	23 00
Assessments received .....	645 92
Interest .....	24 86
<b>Total Income .....</b>	<b>\$805 44</b>
<b>Balance on hand December 31, 1919 .....</b>	<b>615 88</b>
<b>Total .....</b>	<b>\$1,421 32</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$1,020 00
Expense of adjustment and settlement of losses.....	6 00
Officers' salaries and fees.....	51 50
Directors' fees and expenses.....	16 00
Office expenses, clerk hire, etc.....	2 00
Advertising, printing and stationery.....	9 25
Postage .....	4 40
Legal expenses .....	4 00
Miscellaneous .....	2 00
<b>Total Disbursements .....</b>	<b>\$1,115 15</b>
<b>Balance .....</b>	<b>\$306 17</b>

**ASSETS**

Deposits in trust companies and banks on interest.....	\$306 17
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	106	\$333,710
Written or renewed in 1920.....	42	116,745
<b>Totals .....</b>	<b>148</b>	<b>\$450,455</b>
Deduct expirations and cancellations.....	34	100,915
<b>In force December 31, 1920.....</b>	<b>114</b>	<b>\$349,540</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured? Farm property.  
 What policy or survey fee does policyholder pay at issuance of policy?  
 Fifty cents, and new member \$1 additional.



What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes; treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Appraisers appointed by president.

What is the largest amount insured in any one hazard? \$3,000.

## THE FRANKLIN FIRE INSURANCE COMPANY

FRANKLIN, N. Y.

[Commenced business May, 1881]

ELIAS L. JACKSON, President

ELMER B. COLE, Secretary

### INCOME

Advance payments (other than policy fees).....	\$384 90
Assessments received .....	382 45
Borrowed money .....	100 00
Increases .....	4 60
<b>Total Income</b> .....	<b>\$871 95</b>
Balance on hand December 31, 1919.....	95 57
<b>Total</b> .....	<b>\$967 52</b>

### DISBURSEMENTS

Amount of losses paid.....	\$220 90
Expense of adjustment and settlement of losses.....	18 00
Officers' salaries and fees.....	74 67
Directors' fees and expenses.....	179 50
Office expenses, clerk hire, etc.....	3 00
Advertising, printing and stationery.....	14 60
Postage .....	7 90
Borrowed money repaid and interest thereon (principal, \$100; interest, \$2) .....	102 00
<b>Total Disbursements</b> .....	<b>\$620 57</b>
<b>Balance</b> .....	<b>\$346 95</b>

### ASSETS

Cash in office.....	\$346 95
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	451	\$1,088,690
Written or renewed in 1920.....	101	302,685
<b>Totals</b> .....	<b>552</b>	<b>\$1,391,375</b>
Deduct expirations and cancellations.....	48	195,235
<b>In force December 31, 1920</b> .....	<b>504</b>	<b>\$1,196,140</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and village property.

What policy or survey fee does policyholder pay at issuance of policy?

None.

What "percentage" per \$100 of insurance does policyholder pay at issuance

of policy? Two dollars first \$1,000 of insurance and 10 cents per \$100 thereafter.

What was the rate per \$100 of insurance of any assessments levied during 1920? Four and one-half cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by two directors.

By whom are losses adjusted? Two directors.

What is the largest amount insured in any one hazard? \$3,000.

## GALWAY FIRE INSURANCE COMPANY

GALWAY, N. Y.

[Commenced business February 19, 1858]

PETER ANDERSON, President

ROBERT SHAW, Secretary

### INCOME

Policy, survey or membership fees.....	\$82 50
Permits . . . . .	17 25
<b>Total Income</b> . . . . .	<b>\$99 75</b>

### DISBURSEMENTS

Amount of losses paid.....	\$127 50
Postage . . . . .	51
Miscellaneous . . . . .	2 03
<b>Total Disbursements</b> . . . . .	<b>\$130 04</b>

Deficit . . . . .	<b>\$30 29</b>
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### LIABILITIES

Advanced by secretary . . . . .	\$30 29
Due for 1919-20 salaries.....	96 00
<b>Total Liabilities</b> . . . . .	<b>\$126 29</b>

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	268	\$459,710
Written or renewed in 1920.....	55	97,850
<b>Totals</b> . . . . .	<b>323</b>	<b>\$557,560</b>
Deduct expirations and cancellations.....	56	92,700
In force December 31, 1920.....	<b>267</b>	<b>\$464,860</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? None.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? Yes, classified as to distance from other property.

Does corporation use different rates in making assessments on classified property? Yes; class (1) flat rate; class (2) one-tenth additional; class (3) two-tenths additional; class (4) three-tenths additional.

For what term are policies written? One to five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Directors and executive committee.

What is the largest amount insured in any one hazard? \$3,000.

**THE GERMAN MUTUAL INSURANCE COMPANY  
OF WAYLAND**

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PERKINSVILLE, N. Y.

[Commenced business January, 1870]

JACOB WERTH, President

BENJAMIN GOTTSCHALL, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$302 80
Assessments received .....	6,717 52
Interest .....	26 68
<b>Total Income .....</b>	<b>\$7,046 98</b>
<b>Balance on hand December 31, 1919 .....</b>	<b>613 36</b>
<b>Total .....</b>	<b>\$7,660 34</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$3,902 00
Expense of adjustment and settlement of losses.....	52 00
Officers' salaries and fees.....	237 00
Directors' fees and expenses.....	84 54
Office expenses, clerk hire, etc.....	66 74
Advertising, printing and stationery.....	14 00
Postage .....	32 59
Returns to policyholders other than loss payments.....	49 51
Legal expenses .....	1 00
Miscellaneous .....	12 50
<b>Total Disbursements .....</b>	<b>\$4,451 88</b>
<b>Balance .....</b>	<b>\$3,208 46</b>

**ASSETS**

Deposits in trust companies and banks not on interest.....	\$208 46
Deposits in trust companies and banks on interest.....	3,000 00
<b>Total Assets .....</b>	<b>\$3,208 46</b>

**LIABILITIES**

Gross losses and claims unpaid.....	\$1,800 00
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	760	\$2,376,750
Written or renewed in 1920.....	36	159,150
<b>Totals .....</b>	<b>796</b>	<b>\$2,535,900</b>
Deduct expirations and cancellations.....	21	43,800
<b>In force December 31, 1920.....</b>	<b>775</b>	<b>\$2,492,100</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, schools, creameries and automobiles.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Four cents on first class, and five cents on second class for each year of the policy.

What was the rate per \$100 of insurance of any assessments levied during 1920? Twenty-four cents on first class and thirty cents on second class.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? Yes; first class, property equipped with lightning rods; second class, all unrodded property.

Does corporation use different rates in making assessments on classified property? Yes; second class, flat rate; first class, four-fifths of second class.

For what term are policies written? One to five years.

Are officers bonded? Yes; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes; by directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$6,000.

**GERMANTOWN AND CLERMONT CO-OPERATIVE  
FIRE INSURANCE COMPANY**

GERMANTOWN, N. Y.

[Commenced business 1910]

FRANK ROCKEFELLER, President

ERASTUS COONS, Secretary

**INCOME**

Policy, survey or membership fees.....	\$159 00
Assessments received .....	856 09
Borrowed money .....	300 00
<b>Total Income .....</b>	<b>\$1,315 98</b>
<b>Balance on hand December 31, 1919 .....</b>	<b>110 54</b>
<b>Total .....</b>	<b>\$1,426 52</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$302 20
Directors' fees and expenses.....	348 25
Office expenses, clerk hire, etc.....	45 00
Advertising, printing and stationery.....	6 00
Postage .....	10 25
Fees paid to agents or directors, for taking applications....	212 00
Borrowed money repaid and interest thereon (principal, \$300; interest, \$12).....	312 00
Miscellaneous .....	5 00
<b>Total Disbursements .....</b>	<b>\$1,240 70</b>

**Balance .....** **\$185 82**

**ASSETS**

Cash in office.....	\$81 75
Deposits in trust companies and banks not on interest.....	104 07
<b>Total Assets .....</b>	<b>\$185 82</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	375	\$899,538
Written or renewed in 1920.....	106	282,935
<b>Totals .....</b>	<b>481</b>	<b>\$1,182,473</b>
Deduct expirations and cancellations.....	89	203,782
<b>In force December 31, 1920.....</b>	<b>392</b>	<b>\$978,691</b>



## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Ten cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$15.40; 1920, \$20.25.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary-treasurer, \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Board of directors or committee appointed by it.

What is the largest amount insured in any one hazard? \$6,000.

## GHENT MUTUAL FIRE INSURANCE COMPANY

### GHENT, N. Y.

[Commenced business February 5, 1859]

CLARENCE KITTLE, President

HENRY T. SNYDER, Secretary

#### INCOME

Assessments received ..... \$1,948 00

#### DISBURSEMENTS

Amount of losses paid..... \$1,887 40  
 Expense of adjustment and settlement of losses..... 6 00  
 Officers' salaries and fees..... 6 04  
 Directors' fees and expenses..... 4 00  
 Advertising, printing and stationery..... 6 77  
 Borrowed money repaid and interest thereon (principal,  
 \$33,95; interest, \$3.84)..... 37 79

**Total Disbursements ..... \$1,948 00**

#### LIABILITIES

Borrowed money unpaid..... **\$30 39**

#### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	202	\$386,960
Written or renewed in 1920.....	82	157,640
<b>Totals . . . . .</b>	<b>284</b>	<b>\$544,600</b>
Deduct expirations and cancellations.....	79	143,950
<b>In force December 31, 1920.....</b>	<b>205</b>	<b>\$400,650</b>

#### GENERAL INTERROGATORIES

- Name the kinds of property insured. Farm property, schools and churches.  
 What policy or survey fee does policyholder pay at issuance of policy?  
 \$1.  
 What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.  
 What was the rate per \$100 of insurance of any assessments levied during 1920? Forty-five cents.  
 State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.  
 Is property classified? No.  
 For what term are policies written? Five years.  
 Are officers bonded? Yes, collector of assessments for twice amount of assessments.  
 Does the corporation obtain bonds from its directors or agents? Yes, if appointed to make collections.  
 Are risks inspected? Yes, by president and secretary.  
 By whom are losses adjusted? Directors.  
 What is the largest amount insured in any one hazard? \$6,000.

## GREENWICH TOWN FIRE INSURANCE COMPANY

GREENWICH, N. Y.

[Commenced business June 5, 1891]

DUANE M. HALL, President

O. W. TEFFT, Secretary

### INCOME

Policy, survey or membership fees.....	\$126 00
Assessments received .....	4,074 70
<b>Total Income</b> .....	<b>\$4,200 70</b>
<b>Balance on hand December 31, 1919</b> .....	<b>20 74</b>
<b>Total</b> .....	<b>\$4,221 44</b>

### DISBURSEMENTS

Amount of losses paid.....	\$25 50
Directors' fees and expenses.....	34 00
Advertising, printing and stationery.....	5 10
Postage .....	12 69
Fees paid to agents or directors, for taking applications....	63 00
Borrowed money repaid and interest thereon (principal, \$500; interest, \$9.66).....	509 66
Miscellaneous .....	22 00
<b>Total Disbursements</b> .....	<b>\$671 95</b>

<b>Balance</b> .....	<b>\$3,549 49</b>
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### ASSETS

Deposits in trust companies and banks not on interest.....	\$3,549 49
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### LIABILITIES

Gross losses and claims unpaid.....	\$3,600 00
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	403	\$776,495
Written or renewed in 1920.....	73	124,095
<b>Totals</b> .....	<b>476</b>	<b>\$900,590</b>
Deduct expirations and cancellations.....	70	96,330
<b>In force December 31, 1920</b> .....	<b>406</b>	<b>\$804,260</b>

### GENERAL INTERROGATORIES

- Name the kinds of property insured. Farm property and village dwellings.  
 What policy or survey fee does policyholder pay at issuance of policy?  
 \$2.  
 What "percentage" per \$100 of insurance does policyholder pay at issuance  
 of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Eight and forty-five cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$84.20.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$7,000.

## GUILDERLAND MUTUAL INSURANCE ASSOCIATION

GUILDERLAND CENTER, N. Y.

[Commenced business 1854]

IRA HURST, President

JOHN J. MANN, Secretary

### INCOME

Advance payments (other than policy fees).....	\$06 90
Policy, survey or membership fees .....	196 00
Assessments received . . . . .	2,998 03
Borrowed money . . . . .	2,700 00
Miscellaneous . . . . .	85
<b>Total Income</b> .....	<b>\$5,991 78</b>
<b>Balance on hand December 31, 1919</b> .....	<b>66 28</b>
<b>Total</b> .....	<b>\$6,058 06</b>

### DISBURSEMENTS

Amount of losses paid .....	\$4,230 70
Expense of adjustment and settlement of losses.....	39 85
Directors' fees and expenses .....	112 10
Office expenses, clerk hire, e'c.....	16 15
Advertising, printing and stationery .....	11 15
Postage . . . . .	4 45
Fees paid to agents or directors, for taking applications.....	196 00
Borrowed money repaid and interest thereon (principal, \$1,175; interest, \$57.66) .....	1,232 66
Legal expenses . . . . .	155 00
Miscellaneous . . . . .	60 00
<b>Total Disbursements</b> .....	<b>\$6,058 06</b>

### LIABILITIES

Borrowed money unpaid .....	\$1,850 00
Interest due and accrued on borrowed money.....	36 00
<b>Total Liabilities</b> .....	<b>\$1,886 00</b>

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	438	\$868,120
Written or renewed in 1920.....	98	191,775
<b>Totals</b> . . . . .	<b>536</b>	<b>\$1,059,895</b>
Deduct expirations and cancellations.....	112	210,815
<b>In force December 31, 1920</b> .....	<b>424</b>	<b>\$849,080</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, stores, churches, hotels and factories.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1920? Thirty-two cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$84.48.

Is property classified? Yes; first class, farm buildings and detached dwellings not in villages; also farm buildings and dwellings within the corporation of Altamont not within 100 feet of other buildings; second class, buildings and property not specified in other classes, churches, hop houses, cheese factories, creameries, school buildings and the contents of such buildings and other private property in villages; third class, property in villages not specified in other classes and for buildings used for hotels and mercantile establishments; fourth class, property situated within 40 feet of the boundary line of any railroad and other descriptions of hazardous property.

Does corporation use different rates in making assessments on classified property? No; all classes at same rate.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary and agent, \$2,500 each.

Does the corporation obtain bonds from its directors or agents? Yes, \$2,500.

Are risks inspected? Yes, by agent.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$4,000.

## THE HAMDEN MUTUAL INSURANCE COMPANY

HAMDEN, N. Y.

[Commenced business July 1. 1873]

WATSON S. FOWLER, President

ROBERT CHAMBERS, Secretary

### INCOME

Policy, survey or membership fees.....	\$60 00
Assessments received . . . . .	3. 148 98
<b>Total Income</b> . . . . .	<b>\$3, 206 98</b>
Balance on hand December 31, 1919 . . . . .	10 14
<b>Total</b> . . . . .	<b>\$3, 219 12</b>

### DISBURSEMENTS

Amount of losses paid . . . . .	\$2, 559 99
Expense of adjustment and settlement of losses.....	4 00
Officers' salaries and fees . . . . .	73 41
Directors' fees and expenses . . . . .	69 00
Office expenses, clerk hire, etc. . . . .	10 00
Advertising, printing and stationery.....	4 82
Postage . . . . .	8 00
Fees paid to agents or directors, for taking applications.....	60 00
Miscellaneous . . . . .	3 00
<b>Total Disbursements</b> . . . . .	<b>\$2, 793 23</b>
<b>Balance</b> . . . . .	<b>\$426 90</b>

### ASSETS

Cash in office . . . . .	<b>\$426 90</b>
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	290	\$780, 710
Written or renewed in 1920.....	60	167, 505
<b>Totals</b> . . . . .	<b>350</b>	<b>\$948, 215</b>
Deduct expirations and cancellations.....	62	127, 240
<b>In force December 31, 1920.....</b>	<b>288</b>	<b>\$820, 975</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings and school houses.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1920? Twenty-five and fifteen cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$3.25.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Committee appointed by president and secretary.

What is the largest amount insured in any one hazard? \$6,000.



## HARTWICK TOWN INSURANCE COMPANY

MILFORD, N. Y.

[Commenced business April, 1886]

E. H. SALISBURY, President

W. J. CLARK, Secretary

### INCOME

Policy, survey or membership fees.....	\$138 00
Assessments received . . . . .	1.476 36
Miscellaneous . . . . .	15 00
Total Income . . . . .	\$1,629 36
Balance on hand December 31, 1919 . . . . .	80 02
Total . . . . .	\$1,709 38

### DISBURSEMENTS

Amount of losses paid . . . . .	\$149 88
Expense of adjustment and settlement of losses.....	26 00
Advertising, printing and stationery.....	6 85
Postage . . . . .	10 83
Fees paid to agents or directors, for taking applications....	131 10
Borrowed money repaid and interest thereon (principal, \$1,200; interest, \$76.34).....	1,276 34
Miscellaneous . . . . .	20 21
Total Disbursements . . . . .	\$1,621 21
Balance . . . . .	\$88 17

### ASSETS

Cash in office . . . . .	\$88 17
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	304	\$532,190
Written or renewed in 1920.....	69	131,975
Totals . . . . .	373	\$664,165
Deduct expirations and cancellations . . . . .	70	117,990
In force December 31, 1920.....	303	\$546,175

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached village dwellings and school houses.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Twenty-five cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$64.36.

Is property classified? Yes; according to distance from other property.

Does corporation use different rates in making assessments on classified property? Yes; risks separated by 100 feet, flat rate; not less than 65 feet,  $1\frac{1}{4}$  times; not less than 35 feet,  $1\frac{1}{2}$  times; not less than 25 feet,  $1\frac{3}{4}$  times; not less than 20 feet, 2 times flat rate.

For what term are policies written? One to five years.

Are officers bonded? Yes, treasurer, double amount of assessments.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

## THE HEBRON CO-OPERATIVE FIRE INSURANCE COMPANY

WEST HEBRON, N. Y.

[Commenced business June, 1877]

J. T. McCLELLAN, President

J. E. McCLELLAN, Secretary

### INCOME

Policy, survey or membership fees.....	\$130 00
Assessments received . . . . .	4, 789 46
Borrowed money . . . . .	1, 100 00
Total Income . . . . .	\$6, 019 46

### DISBURSEMENTS

Amount of losses paid . . . . .	\$4, 444 00
Office expenses, clerk hire, etc. . . . .	10 00
Advertising, printing and stationery . . . . .	10 50
Postage . . . . .	2 75
Fees paid to agents or directors, for taking applications. . . . .	65 00
Borrowed money repaid and interest thereon; (principal, \$1,100; interest, \$18.53) . . . . .	1, 118 53
Miscellaneous . . . . .	42 47
Total Disbursements . . . . .	\$5, 693 25

Balance . . . . .	\$326 21
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### ASSETS

Cash in office . . . . .	\$326 21
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	337	\$860. 225
Written or renewed in 1920 . . . . .	65	217. 795
Totals . . . . .	402	\$1, 078. 020
Deduct expirations and cancellations.....	59	115. 930
In force December 31, 1920.....	343	\$962. 090

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy. \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? \$3.

State amount, if any, of unpaid assessments levied during the year 1919.  
None; 1920, \$12.27.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$8,000.

## HOOSICK CO-OPERATIVE FIRE INSURANCE COMPANY

HOOSICK, N. Y.

[Commenced business March, 1895]

JAY C. COTTRELL, President

JOHN A. HARRISON, Secretary

### INCOME

Policy, survey or membership fees .....	\$142 00
Borrowed money . . . . .	248 50
Miscellaneous . . . . .	12 50
<b>Total Income</b> .....	<b>\$403 00</b>
Balance on hand December 31, 1919 .....	50 76
<b>Total</b> .....	<b>\$453 76</b>

### DISBURSEMENTS

Amount of losses paid .....	\$91 87
Expense of adjustment and settlement of losses.....	2 00
Officers' salaries and fees .....	61 75
Directors' fees and expenses .....	13 00
Advertising, printing and stationery .....	36 75
Postage . . . . .	3 95
Fees paid to agents or directors, for taking applications.....	106 00
Borrowed money repaid and interest thereon; (principal, \$125; interest, \$3.64) .....	128 64
Miscellaneous . . . . .	10 00
<b>Total Disbursements</b> .....	<b>\$453 76</b>

### LIABILITIES

Gross losses and claims unpaid.....	\$400 00
Borrowed money unpaid .....	123 50
<b>Total Liabilities</b> .....	<b>\$523 50</b>

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	267	\$836,475
Written or renewed in 1920.....	72	240,965
<b>Totals</b> . . . . .	<b>339</b>	<b>\$1,077,440</b>
Deduct expirations and cancellations.....	71	179,385
In force December 31, 1920.....	268	\$898,055

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches, schools and stores.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? None.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? Yes; first class, buildings more than 35 feet from other buildings; second class, buildings less than 35 feet from other buildings, and all property more than 100 feet and less than 500 feet from railroad; third class, schools, stores, blacksmith shops and all property less than 100 feet from railroad.

Does corporation use different rates in making assessments on classified property? Yes; first class, one per cent; second class, two per cent; third class, three per cent.

For what term are policies written? Five years.

Are officers bonded? Yes, secretary, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by agents.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

## JACKSON FIRE INSURANCE COMPANY

JACKSON, N. Y.

[Commenced business November, 1858]

JOHN H. McCARTY, President

FRED H. MAYNARD, Secretary

### INCOME

Policy, survey or membership fees.....	\$124 00
Balance on hand December 31, 1919 .....	\$280 30
<b>Total</b> .....	<b>\$404 30</b>

### DISBURSEMENTS

Amount of losses paid .....	\$270 00
Office expenses, clerk hire, etc.....	85
Advertising, printing and stationery.....	4 07
Fees paid to agents or directors, for taking applications.....	93 00
<b>Total Disbursements</b> .....	<b>\$367 72</b>
<b>Balance</b> .....	<b>\$36 58</b>

### ASSETS

Cash in office.....	\$30 35
Deposits in trust companies and banks on interest.....	6 23
<b>Total Assets</b> .....	<b>\$36 58</b>

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	210	\$530,000
Written or renewed in 1920.....	62	149,777
<b>Totals</b> .....	<b>272</b>	<b>\$679,837</b>
Deduct expirations and cancellations.....	47	124,900
<b>In force December 31, 1920</b> .....	<b>225</b>	<b>\$554,877</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured? **Farm property.**  
 What policy or survey fee does policyholders pay at issuance of policy? **\$2.**  
 What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? **None.**  
 Is property classified? **No.**  
 For what term are policies issued? **Five years.**  
 Are officers bonded? **No.**

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$4,000.



## KNOX MUTUAL INSURANCE COMPANY

### KNOX, N. Y.

[Commenced business 1858]

STANLEY WILLIAMS, President

CORNELL OSTRANDER, Secretary

#### INCOME

Policy, survey, or membership fees.....	\$126 00
Assessments received .....	1,421 77
<b>Total Income</b> .....	<b>\$1,547 77</b>
<b>Balance on hand December 31, 1919</b> .....	<b>70 30</b>
<b>Total</b> .....	<b>\$1,618 07</b>

#### DISBURSEMENTS

Amount of losses paid.....	\$1,403 79
Directors' fees and expenses.....	16 00
Advertising, printing and stationery.....	8 00
Postage .....	1 25
Fees paid to agents or directors, for taking applications.....	84 00
Miscellaneous .....	31 26
<b>Total Disbursements</b> .....	<b>\$1,544 30</b>
<b>Balance</b> .....	<b>\$73 77</b>

#### ASSETS

Cash in office.....	\$10 97
Deposit in trust companies and banks not on interest.....	62 80
<b>Total Assets</b> .....	<b>\$73 77</b>

#### LIABILITIES

Claims resisted .....	\$850 00
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#### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	343	\$546,836
Written or renewed in 1920.....	89	203,125
<b>Totals</b> .....	<b>432</b>	<b>\$749,961</b>
Deduct expirations and cancellations.....	92	198,976
<b>In force December 31, 1920</b> .....	<b>340</b>	<b>\$550,985</b>

#### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches, hotels, schools, stores and factories.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Bond for 4 per cent. of amount of insurance.

What was the rate per \$100 of insurance of any assessments levied during 1920? Twenty-six cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Secretary, \$1,000.

Does the corporation obtain bonds from its directors or agents? Agent, \$1,000.

Are risks inspected? Yes, by secretary and agent.

By whom are losses adjusted? Committee of five appraisers.

What is the largest amount insured in any one hazard? 5,000.

## KORTRIGHT MUTUAL FIRE INSURANCE ASSOCIATION

SOUTH KORTRIGHT, N. Y.

[Commenced business, 1878]

LEONARD SMITH, President

J. DIETRICH, Secretary

### INCOME

Advance payments (other than policy fees).....	\$155 05
Policy, survey or membership fees.....	54 75
Assessments received .....	2,565 51
<b>Total Income .....</b>	<b>\$2,775 31</b>
Balance on hand December 31, 1919 .....	185 10
<b>Total .....</b>	<b>\$2,960 41</b>

### DISBURSEMENTS

Amount of losses paid.....	\$725 00
Officers' salaries and fees.....	70 30
Directors' fees and expenses.....	142 50
Advertising, printing and stationery.....	13 25
Postage .....	17 77
Borrowed money repaid and interest thereon (principal \$1,400; interest, \$120) .....	1,520 00
Miscellaneous .....	8 00
<b>Total Disbursements .....</b>	<b>\$2,496 82</b>
<b>Balance .....</b>	<b>\$463 59</b>

### ASSETS

Cash in office.....	\$24 70
Deposits in trust companies and banks not on interest.....	438 89
<b>Total Assets .....</b>	<b>\$463 59</b>

### LIABILITIES

Directors' fees .....	\$135 00
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	313	\$1,192,095
Written or renewed in 1920.....	73	290,525
<b>Totals .....</b>	<b>386</b>	<b>\$1,482,620</b>
Deduct expirations and cancellations.....	62	163,990
<b>In force December 31, 1920.....</b>	<b>324</b>	<b>\$1,318,630</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured? Farm property, schools, churches, mills, stores.

What policy or survey fees does policyholder pay at issuance of policy? Seventy-five cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

What was the rate per \$100 of insurance of any assessments levied during 1920? Twenty-one cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$31.35.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by two directors.

By whom are losses adjusted? Committee of three appraisers.

What is the largest amount insured in any one hazard? \$7,000.

## THE LIVINGSTON TOWN INSURANCE COMPANY

LIVINGSTON, N. Y.

[Commenced business 1858]

ORVILLE S. HAM, President

THELSON MOORE, Secretary

### INCOME

Advance payments (other than policy fees) .....	\$277 08
Policy, survey or membership fees .....	23 00
<b>Total Income</b> .....	<b>\$300 08</b>
Balance on hand December 31, 1919 .....	79 24
<b>Total</b> .....	<b>\$379 32</b>

### DISBURSEMENTS

Expense of adjustment and settlement of losses .....	\$8 00
Directors' fees and expenses .....	43 50
Advertising, printing and stationery .....	2 00
Postage .....	6 86
Fees paid to agents or directors for taking applications .....	105 50
Returns to policyholders other than loss payments .....	36 56
Legal expenses .....	50
Miscellaneous .....	22 00
<b>Total Disbursements</b> .....	<b>\$294 92</b>
<b>Balance</b> .....	<b>\$154 40</b>

### ASSETS

Cash in office .....	\$154 40
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	396	\$680,180
Written or renewed in 1920 .....	103	202,760
<b>Totals</b> .....	<b>499</b>	<b>\$882,940</b>
Deduct expirations and cancellations .....	108	164,690
<b>In force December 31, 1920</b> .....	<b>391</b>	<b>\$718,250</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, stores, hotels, school buildings and detached dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents and fifty cents.

What was the rate per \$100 of insurance of any assessments levied during 1920? Thirty cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? Yes; first class, farm property and dwellings; second class, stores, hotels, churches and schools.

Does corporation use different rates in making assessments on classified property? No.

For what terms are policies written? Five years.

Are officers bonded? Yes, secretary, \$200; treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? By appraisers or directors.

What is the largest amount insured in any one hazard? \$6,000.

**LUTHERAN MUTUAL FIRE INSURANCE  
ASSOCIATION**

WELLSVILLE, N. Y.

[Commenced business August 1, 1902]

....., President

H. F. DORNOW, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$480 22
Assessments received .....	131 65
Interest .....	3 03
Miscellaneous .....	7 50
<b>Total Income</b> .....	<b>\$632 40</b>
Balance on hand December 31, 1919 .....	119 25
<b>Total</b> .....	<b>\$741 65</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$144 00
Officers' salaries and fees.....	60 00
Directors' fees and expenses.....	14 50
Advertising, printing and stationery.....	30 00
Postage .....	1 50
Fees paid to agents or directors for taking applications.....	65 50
Returns to policyholders other than loss payments.....	1 96
Legal expenses .....	25 00
Miscellaneous .....	47 25
<b>Total Disbursements</b> .....	<b>\$339 71</b>

Balance .....	<b>\$351 94</b>
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**ASSETS**

Deposits in trust companies and banks not on interest.....	\$35 80
Deposits in trust companies and banks on interest.....	316 14
<b>Total Assets</b> .....	<b>\$351 94</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	200	\$271,000
Written or renewed in 1920.....	192	335,700
<b>Totals</b> .....	<b>392</b>	<b>\$606,700</b>
Deduct expirations and cancellations.....	203	276,800
In force December 31, 1920.....	<b>189</b>	<b>\$329,900</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, store fixtures and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Fifteen cents for three years, or pro rata for shorter period.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Four per cent and  $7\frac{1}{2}$  per cent.

State amount, if any, of unpaid assessments levied during the year 1919. \$1.02; 1920, \$20.83.

Is property classified? Yes; first class, farm and village property; second class, village property more hazardous than detached dwellings.

Does corporation use different rates in making assessments on classified property? Yes; first class, flat rate; second class, one and seven-eighths times first class.

For what term are policies written? Three years, usually.

Are officers bonded? Yes, treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes; by directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.



## MALTA FIRE INSURANCE COMPANY

MALTA, N. Y.

[Commenced business October, 1859]

J. E. COLLAMER, President

J. E. BAKER, Secretary

### INCOME

Policy, survey or membership fees.....	\$78 24
Assessments received .....	59 38
<b>Total Income .....</b>	<b>\$137 62</b>
Balance on hand December 31, 1919 .....	316 44
<b>Total .....</b>	<b>\$454 06</b>

### DISBURSEMENTS

Amount of losses paid.....	\$233 38
Expense of adjustment and settlement of losses.....	1 12
Officers' salaries and fees.....	17 00
Postage .....	3 50
Fees paid to agents or directors, for taking applications.....	34 00
Miscellaneous .....	2 00
<b>Total Disbursements .....</b>	<b>\$391 00</b>
<b>Balance .....</b>	<b>\$163 06</b>

### ASSETS

Cash in office.....	\$3 59
Deposits in trust companies and banks not on interest.....	159 47
<b>Total Assets .....</b>	<b>\$163 06</b>

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	104	\$154,828
Written or renewed in 1920.....	35	59,365
<b>Totals .....</b>	<b>139</b>	<b>\$214,193</b>
Deduct expirations and cancellations.....	32	46,585
<b>In force December 31, 1920.....</b>	<b>107</b>	<b>\$167,608</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$25.98; 1920, none levied.

**Is property classified?** No.

**For what term are policies written?** Five years.

**Are officers bonded?** Yes, treasurer, \$2,500.

**Does the corporation obtain bonds from its directors or agents?** No.

**Are risks inspected?** Yes, by agents.

**By whom are losses adjusted?** Board of directors.

**What is the largest amount insured in any one hazard?** \$3,000.

## MEREDITH INSURANCE COMPANY

MERIDALE, N. Y.

[Commenced business 1862]

NELSON M. GIBSON, President

AMASA J. SHAVER, Secretary

### INCOME

Policy, survey or membership fees.....	\$115 50
Assessments received .....	5,845 90
<b>Total Income</b> .....	<b>\$5,961 40</b>
<b>Balance on hand December 31, 1919</b> .....	<b>118 75</b>
<b>Total</b> .....	<b>\$6,080 15</b>

### DISBURSEMENTS

Amount of losses paid.....	\$5,376 50
Officers' salaries and fees.....	130 00
Advertising, printing and stationery.....	15 80
Postage .....	6 27
Fees paid to agents or directors, for taking applications.....	159 30
<b>Total Disbursements</b> .....	<b>\$5,687 87</b>
<b>Balance</b> .....	<b>\$392 28</b>

### ASSETS

Cash in office.....	\$392 28
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	359	\$1,081,635
Written or renewed in 1920.....	77	281,200
<b>Totals</b> .....	<b>436</b>	<b>\$1,362,835</b>
Deduct expirations and cancellations.....	84	205,320
<b>In force December 31, 1920</b> .....	<b>352</b>	<b>\$1,157,515</b>

### GENERAL INTERROGATORIES

Names the kinds of property insured. Farm property, schools and churches.  
 What policy or survey fee does policyholder pay at issuance of policy?  
 \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance  
 of policy? None.

What was the rate per \$100 of insurance of any assessments levied during  
 1920? Sixty cents.

State amount, if any, of unpaid assessments levied during the year 1919.  
 None; 1920, \$83.70.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by two directors.

By whom are losses adjusted? By two directors.

What is the largest amount insured in any one hazard? \$4,000.

## MIDDLETOWN AND ROXBURY FIRE INSURANCE COMPANY

ROXBURY, N. Y.

[Commenced business April, 1903]

F. A. CASWELL, President

C. F. MORSE, Secretary

### INCOME

Advance payments (other than policy fees).....	\$1,008 90
Assessments received.....	81 36
Borrowed money.....	1,800 00
<b>Total Income</b> .....	<b>\$2,890 26</b>
Balance on hand December 31, 1919 .....	1,363 54
<b>Total</b> .....	<b>\$4,253 80</b>

### DISBURSEMENTS

Amount of losses paid.....	\$3,187 50
Officers' salaries and fees.....	440 00
Directors' fees and expenses.....	465 85
Advertising, printing and stationery.....	17 00
Postage .....	15 36
Returns to policyholders other than loss payments.....	36 97
Miscellaneous .....	3 50
<b>Total Disbursements</b> .....	<b>\$4,166 18</b>
<b>Balance</b> .....	<b>\$67 62</b>

### ASSETS

Deposits in trust companies and banks not on interest.....	\$87 62
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### LIABILITIES

Borrowed money unpaid.....	\$1,800 00
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	866	\$2,337,218
Written or renewed in 1920.....	299	927,200
<b>Totals</b> .....	<b>1,165</b>	<b>\$3,314,418</b>
Deduct expirations and cancellations.....	280	757,970
<b>In force December 31, 1920.....</b>	<b>905</b>	<b>\$2,556,448</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.  
 What policy or survey fee does policyholder pay; at issuance of policy?  
 None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes, treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$7,000.

NEW BALTIMORE MUTUAL INSURANCE  
ASSOCIATION

WEST COXSACKIE, N. Y.

[Commenced business March, 1854]

CHARLES J. LISK, President

CHAS. H. BRONK, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$201 50
Policy, survey or membership fees.....	159 00
Assessments received.....	67 08
Interest .....	24 66
Transfers .....	8 00
<b>Total Income .....</b>	<b>\$460 84</b>
Balance on hand December 31, 1919 .....	1, 163 81
<b>Total .....</b>	<b>\$1, 644 65</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$190 00
Expense of adjustment and settlement of losses.....	8 00
Officers' salaries and fees.....	188 92
Advertising, printing and stationery.....	25 80
Postage .....	6 36
Return to policyholders other than loss payments.....	5 80
Miscellaneous .....	5 18
<b>Total Disbursements .....</b>	<b>\$420 09</b>
<b>Balance .....</b>	<b>\$1, 224 56</b>

**ASSETS**

Cash in office.....	\$67 12
Deposits in trust companies and banks not on interest.....	132 78
Deposits in trust companies and banks on interest.....	1, 024 66
<b>Total Assets .....</b>	<b>\$1, 224 56</b>

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	399	\$794, 476
Written or renewed in 1920.....	108	201, 500
<b>Totals .....</b>	<b>507</b>	<b>\$995, 976</b>
Deduct expirations and cancellations.....	87	175, 286
<b>In force December 31, 1920.....</b>	<b>420</b>	<b>\$820, 691</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached dwellings, churches and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? None levied.

State amount, if any, of unpaid assessments levied during the year 1919. \$7.54; 1920, none.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes; treasurer, \$4,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary or committee.

By whom are losses adjusted? Executive committee or directors.

What is the largest amount insured in any one hazard? \$4,500.



## NEW SCOTLAND MUTUAL INSURANCE COMPANY

VOORHEESVILLE, N. Y.

[Commenced business 1854]

ALBERTIS VAN WIE, President

FRANK VAN AUKEN, Secretary

## INCOME

Policy, survey or membership fees.....	\$266 00
Assessments received .....	5,009 73
<b>Total Income .....</b>	<b>\$5,275 73</b>
<b>Balance on hand December 31, 1919 .....</b>	<b>442 75</b>
<b>Total .....</b>	<b>\$5,718 48</b>

## DISBURSEMENTS

Amount of losses paid.....	\$5,115 00
Expense of adjustment and settlement of losses.....	40 42
Officers' salaries and fees.....	64 75
Directors' fees and expenses.....	30 00
Postage .....	4 80
Fees paid to agents or directors, for taking applications.....	139 00
Miscellaneous .....	44 40
<b>Total Disbursements .....</b>	<b>\$5,439 37</b>

<b>Balance .....</b>	<b>286 11</b>
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## ASSETS

Deposits in trust companies and banks not on interest.....	\$286 11
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## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	570	\$1,204,885
Written or renewed in 1920.....	105	259,765
<b>Totals .....</b>	<b>675</b>	<b>\$1,464,650</b>
Deduct expirations and cancellations.....	112	237,840
<b>In force December 31, 1920.....</b>	<b>563</b>	<b>\$1,226,810</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches and schools.  
 What policy or survey fee does policyholder pay at issuance of policy? \$2,  
 and small percentage.

What "percentage" per \$100 of insurance does policy holder pay at issuance  
 of policy? None.

What was the rate per \$100 of insurance of any assessments levied during  
 1920? 10½ per cent. on the bonds.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes; treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by agent.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$4,500.

## OTSQUAGO CO-OPERATIVE FIRE INSURANCE COMPANY

JORDANVILLE, N. Y.

[Commenced business March, 1911]

WILLIAM C. WARD, President

DAYTON ARMSTRONG, Secretary

### INCOME

Policy, survey or membership fees.....	\$74 00
Interest .....	20 00
<b>Total Income</b> .....	<b>\$94 00</b>

### DISBURSEMENTS

Advertising, printing and stationery.....	\$2 00
Postage .....	2 82
Fees paid to agents or directors, for taking applications.....	74 00
Miscellaneous .....	12 33
<b>Total Disbursements</b> .....	<b>\$91 15</b>

Balance .....	<b>\$3 85</b>
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### ASSETS

Cash in office.....	<b>\$2 85</b>
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### LIABILITIES

Borrowed money unpaid.....	<b>\$20 00</b>
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919 .....	145	\$315,800
Written or renewed in 1920.....	74	171,100
<b>Totals</b> .....	<b>219</b>	<b>\$486,900</b>
Deduct expirations and cancellations.....	68	148,425
<b>In force December 31, 1920</b> .....	<b>151</b>	<b>\$338,475</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, schools and factories.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

Is property classified? Yes, first class, property 66 feet from other property; second class, property over 30 feet and less than 66 feet from other property; third class, property less than 30 feet; fourth class, schoolhouse; fifth class, cheese factories with metal or fire resisting roofs; sixth class, cheese factories with wooden or other inflammable roofs; seventh class, grist and saw mills.

Does corporation use different rates in making assessments on classified property? Yes, first class, flat rate; second class, one and one-third times first class; third class, one and one-half times flat rate; fourth class, double flat rate; fifth class, two and one-half times flat rate; sixth class, triple flat rate; seventh class, five times flat rate.

For what term are policies written? Three years.

Are officers bonded? Yes, treasurer, double amount of assessment.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Directors appointed by board.

What is the largest amount insured in any one hazard? \$5,000.

## PITTSTOWN CO-OPERATIVE FIRE INSURANCE COMPANY

JOHNSONVILLE, N. Y.

[Commenced business 1911]

ELMER E. HAYNER, President

EDWARD E. WELLING, Secretary

### INCOME

Policy, survey or membership fees.....	\$147 00
Assessments received.....	112 03
<b>Total Income</b> .....	<b>\$259 03</b>
Balance on hand December 31, 1919 .....	47 79
<b>Total</b> .....	<b>\$306 82</b>

### DISBURSEMENTS

Amount of losses paid.....	\$38 00
Officers' salaries and fees .....	125 00
Office expenses, clerk hire, etc.....	3 00
Advertising, printing and stationery.....	7 35
Postage .....	10 40
Fees paid to agents or directors, for taking applications.....	98 00
Returns to policyholders other than loss payments.....	4 00
<b>Total Disbursements</b> .....	<b>\$285 75</b>
<b>Balance</b> .....	<b>\$81 07</b>

### ASSETS

Deposits in trust companies and banks not on interest.....	\$21 07
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	375	\$813,375
Written or renewed in 1920.....	98	212,795
<b>Totals</b> .....	<b>473</b>	<b>\$1,026,170</b>
Deduct' expirations and cancellations.....	105	227,895
<b>In force December 31, 1920.....</b>	<b>368</b>	<b>\$798,275</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, churches, stores, schools and shops.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, None.

Is property classified? Yes, first class, property 30 feet or more from other property; second class, property less than 30 feet from other property, stores and shops.

Does corporation use different rates in making assessments on classified property? Yes.

If so, give assessment rates for each classification. First class, flat rate; second class, double first.

For what term are policies written? Five years.

Are officers bonded? Yes, treasurer, \$5,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Director.

What is the largest amount insured in any one hazard? \$6,000

## PUTNAM TOWN FIRE INSURANCE COMPANY

PUTNAM, N. Y.

[Commenced business August, 1896]

J. D. GRAHAM, President

HARRY D. MOORE, Secretary

### INCOME

Advance payments (other than policy fees).....	\$54 90
Balance on hand December 31, 1919 .....	147 77
<b>Total</b> .....	<b>\$902 67</b>

### DISBURSEMENTS

Officers' salaries and fees.....	\$21 00
Miscellaneous .....	5 30
<b>Total Disbursements</b> .....	<b>\$26 30</b>
<b>Balance</b> .....	<b>\$176 37</b>

### ASSETS

Cash in office.....	\$176 37
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### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	99	\$167,239
Written or renewed in 1920.....	15	33,465
<b>Totals</b> .....	114	\$200,704
Deduct expirations and cancellations.....	19	30,531
<b>In force December 31, 1920</b> .....	95	\$170,173

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy?

None.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? One dollar and fifty cents on \$500 or less; 20 cents per \$100 on policies up to \$1,000, and 10 cents per \$100 of insurance thereafter.

What was the rate per \$100 of insurance of any assessments levied during 1920? None.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? No.

For what term are policies written? One to five years.

Are officers bonded? Yes, president, \$500; secretary, \$500.

Does the corporation obtain bonds from its directors or agents? No.

By whom are losses adjusted? Directors.

Are risks inspected? Yes, by directors.

What is the largest amount insured in any one hazard? \$5,310.

## SALEM MUTUAL TOWN FIRE INSURANCE COMPANY

SALEM, N. Y.

[Commenced business April, 1889]

JOHN M. COLLINS, President

D. H. SAFFORD, Secretary

## INCOME

Policy, survey or membership fees.....	\$60 00
Assessments received.....	4,030 10
<b>Total Income</b> .....	<b>\$4,090 10</b>
<b>Balance on hand December 31, 1919</b> .....	<b>194 85</b>
<b>Total</b> .....	<b>\$4,284 95</b>

## DISBURSEMENTS

Amount of losses paid.....	\$3,573 39
Expense of adjustment and settlement of losses.....	48 00
Advertising, printing and stationery.....	15 75
Postage .....	1 50
Fees paid to agents or directors, for taking applications.....	30 00
Miscellaneous .....	23 00
Making assessments.....	41 87
<b>Total Disbursements</b> .....	<b>\$3,733 51</b>
<b>Balance</b> .....	<b>\$551 44</b>

## ASSETS

Deposits in trust companies and banks not on interest.....	\$551 44
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## LIABILITIES

Gross losses and claims unpaid.....	\$645 00
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## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	247	\$621,740
Written or renewed in 1920.....	30	90,110
<b>Totals</b> .....	<b>277</b>	<b>\$711,850</b>
Deduct expirations and cancellations.....	33	73,120
<b>In force December 31, 1920</b> .....	<b>244</b>	<b>\$638,730</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farms, detached dwellings and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$2.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1920? Sixty-seven and one-half cents.



State amount, if any, of unpaid assessments levied during the year 1919.  
None; 1920, \$237.38.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? No.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by agent.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$6,575.

**SCHAGHTICOKE MUTUAL FIRE INSURANCE  
COMPANY**

SCHAGHTICOKE, N. Y.

[Commenced business 1856]

J. IRVING BAUCUS, President

G. W. DUNHAM, Secretary

**INCOME**

Advance payments (other than policy fees).....	\$41 16
Policy, survey or membership fees.....	12 00
Assessments received.....	146 88
Interest .....	2 45
<b>Total Income .....</b>	<b>\$208 49</b>
Balance on hand December 31, 1919.....	193 13
<b>Total .....</b>	<b>\$394 62</b>

**DISBURSEMENTS**

Amount of losses paid .....	\$234 00
Officers' salaries and fees.....	5 00
Directors' fees and expenses.....	1 00
Postage .....	6 42
Fees paid to agents or directors, for taking applications....	12 00
Returns to policyholders other than loss payments.....	1 90
<b>Total Disbursements .....</b>	<b>\$260 32</b>
<b>Balance .....</b>	<b>\$134 30</b>

**ASSETS**

Deposits in trust companies and banks on interest.....	\$134 30
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**LIABILITIES**

Gross losses and claims unpaid.....	\$20 76
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	117	\$240,697
Written or renewed in 1920.....	19	41,165
<b>Totals .....</b>	<b>136</b>	<b>\$281,862</b>
Deduct expirations and cancellations.....	26	48,735
<b>In force December 31, 1920.....</b>	<b>110</b>	<b>\$233,127</b>

**GENERAL INTERROGATORIES**

Name the kinds of property insured. Farm property and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$1.25.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

State amount, if any, of unpaid assessments levied during the year 1919.  
\$30.02; 1920, none levied.

Is property classified? No.

For what term are policies written? Five years or less.

Are officers bonded? Yes, treasurer, not over \$2,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary and director.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

SHARON, SEWARD AND CARLISLE CO-OPERATIVE  
INSURANCE COMPANY

SHARON SPRINGS, N. Y.

[Commenced business January, 1881]

STANTON OSTERHOUT, President

GEORGE A. PARSONS, Secretary

INCOME

Policy, survey or membership fees.....	\$268 00
Assessments received .....	4,336 82
Borrowed money.....	3,600 00
<b>Total Income .....</b>	<b>\$8,204 82</b>
<b>Balance on hand December 31, 1919 .....</b>	<b>383 25</b>
<b>Total .....</b>	<b>\$8,588 07</b>

DISBURSEMENTS

Amount of losses paid.....	\$4,002 43
Officers' salaries and fees .....	350 00
Directors' fees and expenses.....	323 70
Office expenses, clerk hire, etc. ....	20 00
Advertising, printing and stationery.....	30 15
Postage .....	46 77
Fees paid to agents or directors, for taking applications.....	268 00
Returns to policyholders other than loss payments.....	2 80
Borrowed money repaid and interest thereon (principal. \$2,702; interest, \$114.15) .....	2,816 15
Miscellaneous .....	9 50
<b>Total Disbursements .....</b>	<b>\$7,869 50</b>
<b>Balance .....</b>	<b>\$718 57</b>

ASSETS

Cash in office.....	\$177 22
Deposits in trust companies and banks not on interest.....	541 35
<b>Total Assets .....</b>	<b>\$718 57</b>

LIABILITIES

Gross losses and claims unpaid.....	\$4,226 96
Borrowed money unpaid.....	3,600 00
Interest due and accrued on borrowed money.....	170 00
Salaries, fees and commissions.....	832 00
<b>Total Liabilities .....</b>	<b>\$8,828 96</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	950	\$2,177,771
Written or renewed in 1920.....	268	690,050
<b>Totals</b> .....	<b>1,218</b>	<b>\$2,867,821</b>
Deduct expirations and cancellations.....	245	570,195
<b>In force December 31, 1920.....</b>	<b>973</b>	<b>\$2,287,626</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, detached village dwellings and schools.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during the year 1920? Forty cents.

State amount, if any, of unpaid assessments levied during the year 1919. \$46.14; 1920, \$9,114.80.

Is property classified? No.

For what term are policies written? Three months to five years.

Are officers bonded? Yes, treasurer, \$18,228.

Does the corporation obtain bonds from its directors or agents? Yes, double amount of assessment.

Are risks inspected? No.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$7,000.

## SPRINGFIELD CO-OPERATIVE INSURANCE COMPANY

EAST SPRINGFIELD, N. Y.

[Commenced business June, 1886]

C. N. BRANCH, President

JOHN J. WALRATH, Secretary

### INCOME

Policy, survey or membership fees.....	\$75 00
Borrowed money.....	100 00
<b>Total Income</b> .....	<b>\$175 00</b>
Balance on hand December 31, 1919.....	59 27
<b>Total</b> .....	<b>\$234 27</b>

### DISBURSEMENTS

Amount of losses paid.....	\$12 00
Officers' salaries and fees.....	63 50
Directors' fees and expenses.....	20 00
Office expenses, clerk hire, etc.....	40
Advertising, printing and stationery.....	13 85
Postage .....	1 70
Fees paid to agents or directors, for taking applications....	75 00
Borrowed money repaid and interest thereon; (principal \$100; interest \$6.).....	106 00
<b>Total Disbursements</b> .....	<b>\$292 45</b>
<b>Deficit</b> .....	<b>\$58 18</b>

### LIABILITIES

Borrowed money unpaid.....	\$200 00
Interest due and accrued on borrowed money.....	12 00
Overdraft .....	58 18
<b>Total Liabilities</b> .....	<b>\$270 18</b>

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	330	\$646,740
Written or renewed in 1920.....	75	140,880
<b>Totals</b> .....	<b>405</b>	<b>\$787,620</b>
Deduct expirations and cancellations.....	56	104,770
<b>In force December 31, 1920</b> .....	<b>349</b>	<b>\$682,850</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm and village property.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? Yes; first class, property 50 feet or more from other property; second class, property less than 50 feet from other property.

Does corporation use different rates in making assessments on classified property? Yes; second class, double the first class.

For what term are policies written? One to five years.

Are officers bonded? Yes, treasurer and collector, double amount of assessment.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by agent.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$3,000.

## STAMFORD INSURANCE COMPANY

STAMFORD, N. Y.

[Commenced business January, 1860]

JOHN H. KING, President

RICHARD H. BARNER, Secretary

## INCOME

Policy, survey or membership fees.....	\$232 45
Assessments received .....	1,391 78
Borrowed money .....	100 00
Miscellaneous .....	5 05
<b>Total Income .....</b>	<b>\$1,739 28</b>
<b>Balance on hand December 31, 1919.....</b>	<b>119 88</b>
<b>Total .....</b>	<b>\$1,849 16</b>

## DISBURSEMENTS

Amount of losses paid.....	\$1,015 78
Expense of adjustment and settlement of losses.....	2 00
Officers' salaries and fees.....	90 00
Directors' fees and expenses.....	174 00
Office expenses, clerk hire, etc.....	12 00
Advertising, printing and stationery.....	1 75
Postage.....	9 65
Fees paid to agents or directors, for taking applications.....	62 25
Returns to policyholders other than loss payments.....	2 25
Borrowed money repaid and interest thereon (principal, \$100; interest, \$2.75).....	102 75
<b>Total Disbursements .....</b>	<b>\$1,479 43</b>
<b>Balance .....</b>	<b>\$376 73</b>

## ASSETS

Deposits in trust companies and banks not on interest.....	\$376 73
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## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	325	\$701,182
Written or renewed in 1920.....	84	214,531
<b>Totals .....</b>	<b>409</b>	<b>\$915,683</b>
Deduct expirations and cancellations.....	115	194,917
<b>In force December 31, 1920.....</b>	<b>294</b>	<b>720,776</b>



## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property and village dwellings.

What policy or survey fee does policyholder pay at issuance of policy? \$1.50.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Five cents on each \$100.

What was the rate per \$100 of insurance of any assessments levied during 1920? Twenty-five cents on each \$100.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, \$495.25.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes, treasurer, \$2,500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Committee appointed by directors.

What is the largest amount insured in any one hazard? \$2,500.

**THE ULSTER CO-OPERATIVE FIRE INSURANCE COMPANY**

LAKE KATRINE, N. Y.

[Commenced business July, 1895]

DAVID KIEFFER, President

CHARLES A. CARLE, Secretary

**INCOME**

Policy, survey or membership fees..... \$39 00

**DISBURSEMENTS**

Officers' salaries and fees..... \$34 00  
 Postage ..... 5 00

**Total Disbursements** ..... \$39 00

**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	111	\$215, 615
Written or renewed in 1920.....	39	70, 515
<b>Totals</b> .....		<u>\$286, 130</u>
Deduct expirations and cancellations.....	150	61, 760
	41	
<b>In force December 31, 1920.....</b>	<u>109</u>	<u>\$224, 370</u>

**GENERAL INTERROGATORIES**

- Name the kinds of property insured. Farm property.
- What policy or survey fee does policyholder pay at issuance of policy? \$1.
- What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.
- State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.
- Is property classified? No.
- For what term are policies written? Three years.
- Are officers bonded? Yes, treasurer, \$1,000.
- Does the corporation obtain bonds from its directors or agents? No.
- Are risks inspected? Yes, by directors.
- By whom are losses adjusted? President, secretary and directors.
- What is the largest amount insured in any one hazard? \$5,250.

## VENICE TOWN FIRE INSURANCE COMPANY

GENOA, N. Y.

[Commenced business 1878]

HERBERT M. ROE, President

WILLIAM H. SHARPSTEEN, Secretary

### INCOME

Policy, survey or membership fees.....	\$392 37
Assessments received .....	5, 005 22
<b>Total Income</b> .....	<b>\$5, 397 59</b>
Balance on hand December 31, 1919.....	337 77
<b>Total</b> .....	<b>\$5, 735 36</b>

### DISBURSEMENTS

Amount of losses paid.....	\$4, 543 13
Officers' salaries and fees.....	246 25
Directors' fees and expenses.....	156 25
Advertising, printing and stationery.....	24 55
Postage .....	13 32
Miscellaneous .....	5 80
<b>Total Disbursements</b> .....	<b>\$4, 989 30</b>
<b>Balance</b> .....	<b>\$746 06</b>

### ASSETS

Deposits in trust companies and banks not on interest.....	\$746 06
--	----------

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	696	\$1, 924, 297
Written or renewed in 1920.....	253	690, 464
<b>Totals</b> .....	<b>949</b>	<b>\$2, 614, 761</b>
Deduct expirations and cancellations.....	250	533, 858
<b>In force December 31, 1920</b> .....	<b>699</b>	<b>\$2, 080, 903</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property.

What policy or survey fee does policyholder pay at issuance of policy?  
Fifty cents policy fee; fifty cents membership fee.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Two and one-half cents per hundred for three-year policies.

What was the rate per \$100 of insurance of any assessments levied during 1920? Twenty and one-half cents.

State amount, if any, of unpaid assessments levied during the year 1919.  
\$3.41; 1920, \$62.82.

Is property classified? No.

For what term are policies written? Three years.

Are officers bonded? Yes, treasurer, \$1,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Board of directors.

What is the largest amount insured in any one hazard? \$7,000.

**THE WALTON CO-OPERATIVE FIRE INSURANCE  
COMPANY**

WALTON, N. Y.

[Commenced business October, 1888]

GEORGE S. TACY, President

ALFRED G. NEALE, Secretary

**INCOME**

Policy, survey or membership fees.....	\$136 00
Assessments received .....	242 00
Borrowed money .....	500 00
Miscellaneous .....	9 50
<b>Total Income .....</b>	<b>\$887 53</b>
<b>Balance on hand December 31, 1919.....</b>	<b>617 00</b>
<b>Total .....</b>	<b>\$1,505 13</b>

**DISBURSEMENTS**

Amount of losses paid.....	\$779 85
Expense of adjustment and settlement of losses.....	26 00
Officers' salaries and fees.....	225 72
Directors' fees and expenses.....	284 00
Office expenses, clerk hire, etc.....	36 00
Advertising, printing and stationery.....	64 14
Postage .....	2 62
Fees paid to agents or directors, for taking applications.....	14 00
Treasurer's bond .....	9 00
<b>Total Disbursements .....</b>	<b>\$1,421 33</b>
<b>Balance .....</b>	<b>\$83 80</b>

**ASSETS**

Deposits in trust companies and banks not on interest.....	\$83 80
--	---------

**LIABILITIES**

Borrowed money unpaid.....	\$500 00
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**EXHIBIT OF POLICIES**

	Number	Amount
In force December 31, 1919.....	488	\$1,141,905
Written or renewed in 1920.....	136	362,055
<b>Totals .....</b>	<b>624</b>	<b>\$1,503,960</b>
<b>Deduct expirations and cancellations.....</b>	<b>84</b>	<b>193,175</b>
<b>In force December 31, 1920.....</b>	<b>540</b>	<b>\$1,310,785</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, village dwellings, creameries and schoolhouses.

What policy or survey fee does policyholder pay at issuance of policy? \$1.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1920? None.

State amount, if any, of unpaid assessments levied during the year 1919. \$34.71; 1920, none.

Is property classified? Yes; first class, dwellings and contents; second class, all other property.

Does corporation use different rates in making assessments on classified property? Yes; first class, three-sevenths; second class, four-sevenths.

For what term are policies written? Five years.

Are officers bonded? Yes, treasurer, \$3,000.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? President, secretary and one director.

What is the largest amount insured in any one hazard? \$5,000.

## THE WHITE CREEK FIRE INSURANCE COMPANY

EAGLE BRIDGE, N. Y.

[Commenced business February 1, 1895]

JOHN C. COTTRELL, President

ELMER C. BROWNELL, Secretary

### INCOME

Policy, survey or membership fees.....	\$56 00
Balance on hand December 31, 1919.....	\$114 66
<b>Total</b> .....	<b>\$170 66</b>

### DISBURSEMENTS

Advertising, printing and stationery.....	\$1 50
Postage .....	76
Fees paid to agents or directors, for taking applications.....	28 00
Miscellaneous .....	2 25
<b>Total Disbursements</b> .....	<b>\$33 51</b>
<b>Balance</b> .....	<b>\$138 15</b>

### ASSETS

Cash in office.....	\$138 15
---------------------	----------

### EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	175	\$448,779
Written or renewed in 1920.....	28	85,635
<b>Totals</b> .....	<b>203</b>	<b>\$534,414</b>
Deduct expirations and cancellations.....	54	127,088
<b>In force December 31, 1920</b> .....	<b>149</b>	<b>\$407,326</b>

### GENERAL INTERROGATORIES

Name the kinds of property insured. Farm property, schools and churches.  
 What policy or survey fee does policyholder pay at issuance of policy? \$2.  
 What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

State amount, if any, of unpaid assessments levied during the year 1919.  
 None; 1920, none.

Is property classified? No.

For what term are policies written? Five years.

Are officers bonded? Yes, treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by secretary.

By whom are losses adjusted? Directors.

What is the largest amount insured in any one hazard? \$4,000.

# THE WILTON MUTUAL FIRE INSURANCE COMPANY

WILTON, N. Y.

[Commenced business April, 1894]

C. H. CARR, President

WM. TRAEVER, Secretary

## INCOME

Advance payments (other than policy fees).....	\$28 23
Policy, survey or membership fees.....	20 00
Assessments received .....	413 91
Interest .....	30 49
<b>Total Income .....</b>	<b>\$490 63</b>
Balance on hand December 31, 1919.....	497 53
<b>Total .....</b>	<b>\$988 16</b>

## DISBURSEMENTS

Officers' salaries and fees.....	\$12 28
Directors' fees and expenses.....	1 00
Office expenses, clerk hire, etc.....	10 00
Advertising, printing and stationery.....	2 64
Postage .....	3 00
Fees paid to agents or directors, for taking applications.....	16 00
<b>Total Disbursements .....</b>	<b>\$44 92</b>
Balance .....	\$943 24

## ASSETS

Cash in office .....	\$13 24
Deposits in trust companies and banks on interest.....	930 00
<b>Total Assets .....</b>	<b>\$943 24</b>

## EXHIBIT OF POLICIES

	Number	Amount
In force December 31, 1919.....	80	\$118,688
Written or renewed in 1920.....	16	25,775
<b>Totals .....</b>	<b>96</b>	<b>\$144,463</b>
Deduct expirations and cancellations.....	16	23,450
<b>In force December 31, 1920.....</b>	<b>80</b>	<b>\$121,013</b>

## GENERAL INTERROGATORIES

Name the kinds of property insured. Farm schoolhouses.

What policy or survey fee does policyholder pay at issuance of policy \$1.25.

PROPERTY, stores, churches and  
pay at issuance of policy



What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? Ten cents.

What was the rate per \$100 of insurance of any assessments levied during 1920? Thirty cents.

Amount of unpaid assessment levied during the year 1919, \$5.97; 1920, \$0.68.

Is property classified? Yes, according to material of walls and roof.

Does corporation use different rates in making assessments on classified property? Yes; class 2, flat rate; class 1, seven-eighths of class 2; class 3, one and one-eighth times class 2.

For what term are policies written? One to five years.

Are officers bonded? Yes, treasurer, \$1,200.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? No.

By whom are losses adjusted? Committee appointed by directors.

What is the largest amount insured in any one hazard? \$4,500.

# SCHAGHTICOKE SOCIETY FOR APPREHENDING HORSE THIEVES AND ROBBERS

SCHAGHTICOKE, N. Y.

[Commenced business January 1, 1832]

C. H. LARABEE, President

CHAS. L. DATER, Secretary

## INCOME

Policy, survey or membership fees.....	\$13 50
Interest .....	17 93
<b>Total Income</b> .....	<b>\$31 43</b>
Balance on hand December 31, 1919.....	590 68
<b>Total</b> .....	<b>\$622 11</b>

## DISBURSEMENTS

Amount of losses paid.....	\$33 32
Advertising, printing and stationery.....	1 50
Miscellaneous .....	7 00
<b>Total Disbursements</b> .....	<b>\$41 82</b>
Balance .....	\$580 29

## ASSETS

Cash in office.....	\$580 29
---------------------	----------

## GENERAL INTERROGATORIES

Name the kinds of property insured. Harness, wagons, sleighs, robes, blankets and domestic animals.

What policy or survey fee does policyholder pay at issuance of policy? \$8 at the time of first admission; annual dues, 25 cents.

What "percentage" per \$100 of insurance does policyholder pay at issuance of policy? None.

What was the rate per \$100 of insurance of any assessments levied during 1920? None levied.

State amount, if any, of unpaid assessments levied during the year 1919. None; 1920, none.

Is property classified? Only as to kind insured.

Does corporation use different rates in making assessments on classified property? No.

For what term are policies written? No definite term.

Are officers bonded? Yes, treasurer, \$500.

Does the corporation obtain bonds from its directors or agents? No.

Are risks inspected? Yes, by directors.

By whom are losses adjusted? Six members.



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# In Liquidation Under Section 63 Insurance Law

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COVERING ASSESSMENT LIFE AND CASUALTY ASSOCIATIONS AND  
FRATERNAL BENEFIT SOCIETIES FOR THE YEAR 1920

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[875]



**ASSESSMENT LIFE AND CASUALTY ASSOCIATIONS**

**THE PROTECTIVE LIFE ASSURANCE SOCIETY\***

BUFFALO, N. Y.

(IN LIQUIDATION)

Possession of this corporation was taken by an order of the Supreme Court made under section 63 of the Insurance Law, on February 7, 1913. On February 18, 1913, liquidation was commenced under a further order, pursuant to which all the outstanding risks upon which loss had not been sustained were reinsured in the North American Accident Insurance Company. On December 1, 1913, the corporation was dissolved, and its liabilities fixed by order of the court at the sum of \$20,911.82, and two dividends aggregating 73 per cent thereon paid to creditors. When the profits earned under the reinsurance agreement aggregate a sum sufficient to justify the expenses of declaring and paying another dividend, a third dividend will be paid to creditors, and other dividends will be paid in like manner from time to time.

Assets, December 31, 1919.....		\$3,310 79
<b>INCOME</b>		
Payments under reinsurance agreement.....	\$746 60	
Interest on deposit.....	169 05	
		915 65
Assets, December 31, 1920.....		<u>\$4,226 44</u>

\*For information required by subdivision 8 of Section 63 of the Insurance Law, see ante Part I, subtitle "Liquidations" (p. 34 et seq.); and "Table E, part 2", line 15, and footnotes (pp. 58, 59).

## FRATERNAL BENEFIT SOCIETIES

### INDEPENDENT ORDER SONS OF BENJAMIN\*

#### (IN LIQUIDATION)

By an order of the Supreme Court made and entered in New York County on the 8th day of November, 1918, the Superintendent of Insurance was directed to take possession of the property and conduct the business of the corporation. The Superintendent of Insurance immediately took possession of the property and commenced to conduct the business of the corporation.

An appeal was taken by the Grand Lodge to the Appellate Division, First Department, from the order directing the Superintendent to take possession and conduct the business. The order was unanimously affirmed by the Appellate Division without opinion. (See 187 A. D. 890). An appeal to the Court of Appeals was dismissed. (See 227 N. Y. 26).

Claims on certificates for death benefits on which proofs of claims were completed during the year amounting to \$11,121.90 were paid pursuant to order of court dated April 23, 1919.

Assets, December 31, 1919.....	\$7,514 16
<b>INCOME</b>	
Reserve graves .....	\$100 00
Graves sold .....	50 00
Disinterment permits .....	50 00
Headstone permits .....	8 00
Burial permits .....	15 00
Furniture and fixtures .....	25 00
Interest .....	119 45
Capita taxes .....	9 10
Telephone .....	1 10
Claims paid by Metropolitan Life Insurance Co.....	327 85
	705 50
	\$8,219 66
<b>DISBURSEMENTS</b>	
Liquidation expenses:	
Bonding .....	\$100 00
Postage .....	2 00
Salaries of assistants in liquidation	
bureau pro rated.....	117 45
Telephone .....	45
Car fare .....	40
Office expense .....	4 95
	\$225 25
Claims paid .....	3,008 39
	3,233 64
Assets, December 31, 1920 .....	\$4,986 02

\*For information required by subdivision 8 of Section 63 of the Insurance Law, see ante Part I, subtitle "Liquidations" (p. 84 et seq.); and "Table E, part 2", line 6, and footnotes (pp. 58, 59).

## SUPREME COUNCIL OF THE CATHOLIC MUTUAL BENEFIT ASSOCIATION\*

### (IN LIQUIDATION)

The Supreme Council of the Catholic Mutual Benefit Association was incorporated on the 9th day of June, 1879, under chapter 496 of the Laws of 1879 of the State of New York entitled: "An act to incorporate the Supreme Council of the Catholic Mutual Benefit Association" duly enacted the 9th day of June, 1879, and thereafter amended by chapter 104 of the Laws of 1898 and the amendments thereto. The principal office of the association was at Hornell, Steuben County, N. Y.

On May 11, 1920, an order was made at Monroe County Special Term of the Supreme Court at Rochester, N. Y., and entered in the office of the Clerk of the County of Steuben on the same day, directing the Superintendent of Insurance of the State of New York forthwith to take possession of the property and liquidate the business of the Supreme Council, its grand councils and subordinate branches, under and pursuant to the provisions of section 63 of the Insurance Law of the State of New York. The order of the court further provided that all outstanding certificates, contracts and obligations of the Supreme Council, its grand councils and subordinate branches should expire, cease and terminate and that the rights and liabilities of the Supreme Council, its grand councils and subordinate branches, creditors, certificate holders, members and all other persons interested in the assets thereof be fixed and determined as of midnight standard time at Hornell, Steuben County, N. Y., between the 15th and 16th days of May, 1920. Immediately upon the entry of the order of the court the liquidator made a contract with the American Insurance Union of Columbus, Ohio, whereby the American Insurance Union became obligated to accept as beneficial members and to insure and to continue without medical, physical or other examination the insurance of every beneficial member of the Supreme Council, its grand councils and subordinate branches from the time their insurance with the Supreme Council ceased as provided in the liquidation order, until June 1, 1920, and thereafter the American Insurance Union was obligated to continue the insurance of every beneficial member who accepted the contract and who agreed to pay and to continue to pay assessments upon the table of rates set forth in the contract. A copy of the contract together with a formal liquidation notice was sent by the liquidator to all members of the association. This procedure gave the members fifteen days in which to receive notice and to determine whether they desired to accept the contract made by the liquidator for their benefit and continue their insurance with the American Insurance Union or seek protection elsewhere. During this period of transition the members were protected by insurance in the American Insurance Union which had agreed to insure all members for such a period. A majority of the members accepted the contract and continued their insurance with the American Insurance Union upon the adequate rates provided in the contract. The Supreme Council had collected inadequate rates throughout its existence. In addition to the benefits given to living members the contract provided that for twelve months from the effective date of the contract the American Insurance Union would

\*For information required by subdivision 8 of Section 63 of the Insurance Law, see ante Part I, subtitle "Liquidations" (p. 84 et seq.); and "Table E, part 2", line 2, and footnotes (pp. 58, 59), immediately following title page.



pay to the liquidator, for the business of the Supreme Council, 30 per centum of the amount received from the members who accepted the contract over and above the death losses and expenses. From this source the liquidator received for the first nine months of the contract year \$50,766.30. This amount together with any further sums received for the remainder of the contract year will be distributed to beneficiaries of deceased members.

Before the close of the year a report was made by the liquidator which was later filed with the Clerk of Steuben County in which it was recommended that a dividend of 40 per cent. be paid to beneficiaries of deceased members and creditors of the association.

**ASSETS AND LIABILITIES DECEMBER 31, 1920**

**ASSETS**

Assets received May 11, 1920:	
Cash in banks and office.....	\$118,243 60
Real estate, book value .....	5,278 74
Book value of bonds .....	50,050 00
Mortgage loans .....	52,963 96
War savings stamps .....	1,832 80
Certificate of deposit with Province of Quebec.....	5,000 00
Furniture and fixtures .....	500 00
<b>Total assets May 11, 1920.....</b>	<b>\$233,869 10</b>

**INCOME**

Assets collected:	
Cash in banks .....	\$25,667 66
Postage and stamped envelopes.....	50 59
Other income:	
Assessments, mortuary .....	82,107 71
Assessments, expense .....	7,342 40
Interest on mortgages .....	1,434 03
Interest on bonds .....	1,615 10
Interest on bank deposits .....	3,724 96
Liens and interest on same.....	1,103 08
Contribution by Rev. W. M. Bernet.....	10 00
Return premiums on bond.....	55 21
Rents from real estate .....	240 00
Increase in value of War Saving Stamps..	129 53
<b>Total income .....</b>	<b>\$123,480 27</b>
<b>Total .....</b>	<b>\$357,349 37</b>

**DISBURSEMENTS**

Liquidation expenses:	
Salaries of assistants in Liquidation Bureau pro rated .....	\$1,978 41
Traveling expenses .....	745 41
Telephone and telegraph .....	25 12
Postage .....	56 02
Printing and stationery .....	1,730 04
Publishing legal notices .....	363 30
Office supplies .....	69 95
Express and cartage .....	27 86
Safe deposit box .....	10 00
County clerk's fees .....	3 25
<b>Total liquidation expenses .....</b>	<b>\$5,009 36</b>

Other disbursements:

Payment to American Insurance Union on account of contract .....	30,000 00	
Death claim deducted from assessments....	750 00	
Real estate expenses .....	118 88	
<b>Total disbursements .....</b>		<b>35,878 24</b>
<b>Assets on hand December 31, 1920.....</b>		<b>\$321,471 13</b>
<b>Increase of assets over those received on May 11, 1920....</b>		<b>\$87,602 03</b>

**LIABILITIES**

	Total claims filed	Approved	Invalid
<b>Insurance claims:</b>			
Death .....	\$674,191 15	\$607,696 13	\$66,495 02
Disappearance .....	13,941 48	692 70	13,248 78
Cash surrender .....	30,877 56		30,877 56
<b>General claims:</b>			
Attorneys .....	2,433 15	2,433 15	
Miscellaneous .....	300 49	81 89	218 60
	<u>\$721,743 83</u>	<u>\$610,903 87</u>	<u>\$110,839 96</u>
<b>Excess of approved liabilities over assets.....</b>			<b>\$289,432 74</b>

**CATHOLIC RELIEF AND BENEFICIARY  
ASSOCIATION\***

(IN LIQUIDATION)

The Catholic Relief and Beneficiary Association was organized and authorized to do business under article 7 of the Insurance Law of the State of New York. It was incorporated January 31, 1893, and attained its greatest number of members in 1911, at that time having 12,400 members in good standing. The principal office of the association was at Syracuse, Onondaga county, New York.

On June 29, 1920, an order was made by a justice of the Supreme Court sitting at Syracuse in and for the county of Onondaga, Fifth Judicial District, which directed the Superintendent of Insurance of the State of New York forthwith to take possession of the property and liquidate the business of the association, its grand and subordinate councils under and pursuant to the provisions of section 63 of the Insurance Law of the State of New York. The order of the court further provided that all outstanding certificates, contracts and obligations of the association, its grand and subordinate councils should expire, cease and terminate and that the rights and liabilities of the association, its grand and subordinate councils, creditors, certificate-holders, members and all other persons interested in the assets should be fixed and determined by the liquidator as of midnight standard time at Syracuse, Onondaga county, New York, between the 30th day of June, 1920, and the 1st day of July, 1920. Immediately upon the entry of the order the liquidator made a contract with the American Insurance Union of Columbus, Ohio,

\*For information required by subdivision 8 of Section 63 of the Insurance Law, see ante Part I, subtitle "Liquidations" (p. 34 et seq.); and "Table E, part 2", line 8, and footnotes (pp. 58, 59), immediately following title page.

whereby the American Insurance Union became obligated to accept as beneficial members and to insure and to continue without medical, physical or other examination the insurance of every beneficial member of the Catholic Relief and Beneficiary Association, its grand and subordinate councils from the time their insurance with the Catholic Relief and Beneficiary Association ceased as provided in the liquidation order until midnight of the 15th day of July, 1920, and thereafter the American Insurance Union was obligated to continue the insurance of every beneficial member who accepted the contract and who agreed to pay and to continue to pay assessments upon the table of rates set forth in the contract. A copy of the contract together with a formal notice of liquidation was sent to all members of the association. This procedure gave the members fifteen days in which to receive notice and to determine whether they desired to accept the contract made by the liquidator for their benefit and continue their insurance with the American Insurance Union or seek protection elsewhere. During this period of transition the members were protected by insurance in the American Insurance Union which had agreed to insure all members for such a period. A majority of the members accepted the contract and continued their insurance with the American Insurance Union upon the adequate rates provided in the contract. The association had collected inadequate rates throughout its existence. In addition to the benefits given to living members the contract provided that for twelve months from the effective date of the contract the American Insurance Union would pay to the liquidator, for the business of the association, 30 per centum of the amount received from the members who accepted the contract over and above the death losses and expenses. From this source the liquidator received for the first nine months of the contract year \$4,940.36. This amount together with any further sums received for the remainder of the contract year will be distributed to beneficiaries of deceased members.

## ASSETS AND LIABILITIES DECEMBER 31, 1920

## ASSETS

## Assets, June 29, 1920:

Cash in banks and office.....		\$15,640 43
Real estate mortgages.....		10,900 00
Furniture .....		756 00
		<hr/>
		\$27,296 43
Income:		
Assessments .....	\$14,152 41	
Interest on mortgages.....	354 00	
Interest on bank balances.....	398 26	
Furniture .....	50 00	
	<hr/>	
		14,954 67
		<hr/>
		\$42,251 10

## Disbursements:

## Liquidation expense:

Printing and stationery.....	\$360 56	
Postage .....	127 30	
Telephone and telegraph.....	16 40	
Furniture and fixtures.....	124 35	
Insurance .....	16 70	
Salaries of assistants in liquidation bureau pro rated.....	686 39	
Traveling expense .....	245 59	
Office supplies .....	60	
	<hr/>	
		\$1,577 89
Reinsurance contract .....	\$5,000 00	
Refund on assessments.....	06	
	<hr/>	
		5,000 06

Claims paid:		
Insurance Department services of examiners.	65 90	
		<u>6,643 85</u>
Assets, December 31, 1920.....		<u>\$35,607 25</u>
Increase of assets over those received on June 29, 1920.....		<u>\$8,310 82</u>

**LIABILITIES**

I. Insurance claims:			
	Total claims filed	Approved	Invalid
Death .....	\$64,475 96	\$61,592 30	\$2,883 66
Relief .....	737 50	569 00	168 50
II. General claims:			
Attorneys .....	827 36	827 36	.....
Miscellaneous .....	581 59	559 99	21 60
	<u>\$66,622 41</u>	<u>\$63,548 65</u>	<u>\$3,073 76</u>
Excess of liabilities over assets.....			<u>\$27,941 40</u>

**ORDER OF PROSPERITY\***

(IN LIQUIDATION)

The Order of Prosperity was organized and authorized to do business under the fraternal benefit law of the State of New York, particularly article 7 of the Insurance Law. It commenced business in 1900 and attained its largest membership in the year 1911. Its principal office was located at 1153 Myrtle avenue, Kings county, borough of Brooklyn, New York, N. Y.

On November 12, 1917, an order was made at Special Term of the Supreme Court for Kings county directing the Superintendent of Insurance of the State of New York forthwith to take possession of the property and liquidate the business of the society as of the 7th day of September, 1917. The liquidator immediately upon the entry of the order took possession of the business and property of the society and was still in possession at the close of the year 1920. The records of the society were incomplete and incorrect. They were written and kept in the German language, which was the official language of the society, and at the close of the year the liquidator had not been able to ascertain the material facts upon which to make a full and true report as required by law.

Assets, December 31, 1919.....		\$938 73
	INCOME	
Interest on bank balances.....		20 63
		<u>\$959 36</u>
	DISBURSEMENTS	
Liquidation expense:		
Bonding .....		5 00
Assets, December 31, 1920.....		<u>\$954 36</u>

\*For information required by subdivision 8 of Section 12, see ante Part I, subtitle "Liquidations" (p. 34 et seq.); and "Table B, Part 2", line 12, and footnotes (pp. 58, 59), immediately preceding this page.

Art. 63 of the Insurance Law,  
 (1917); and "Table B, Part 2",  
 blowing this page.



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